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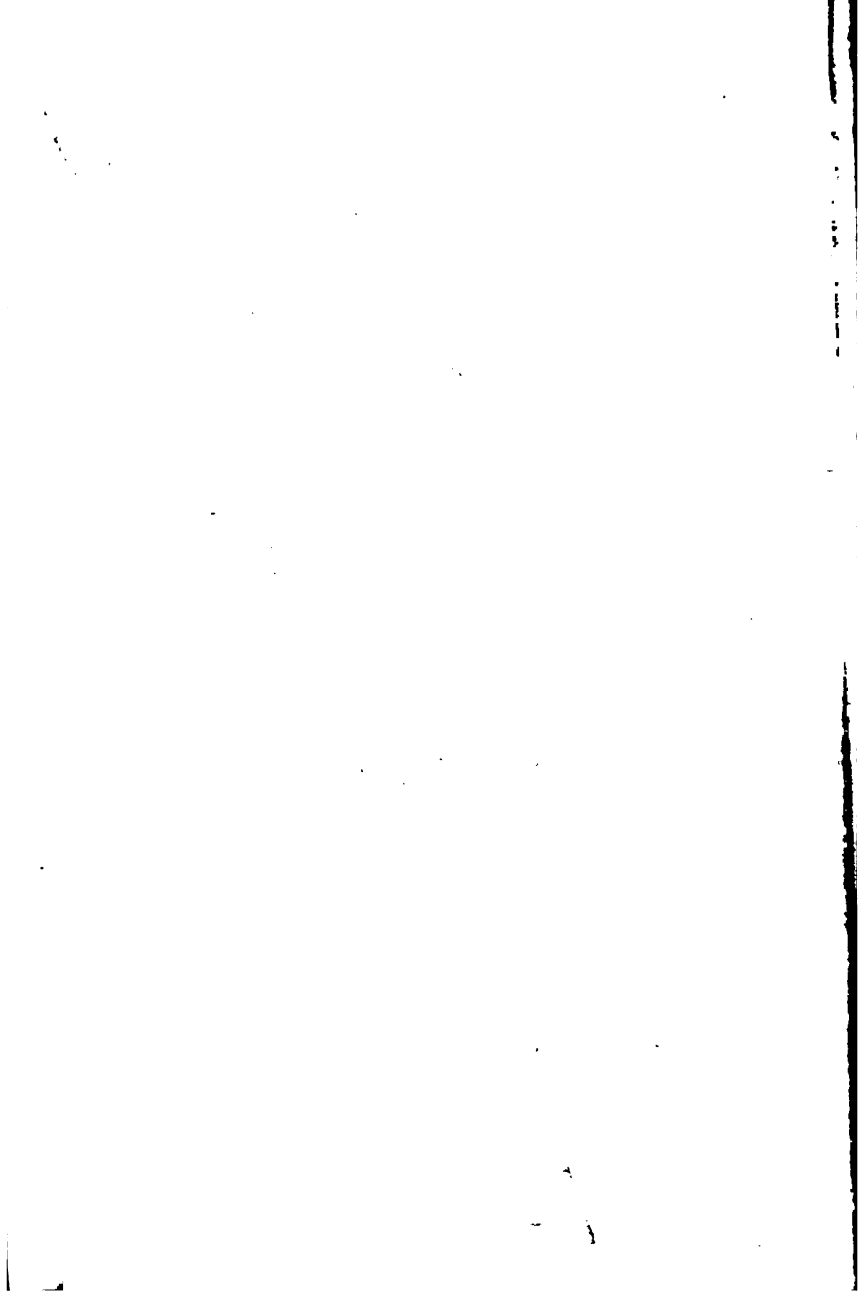


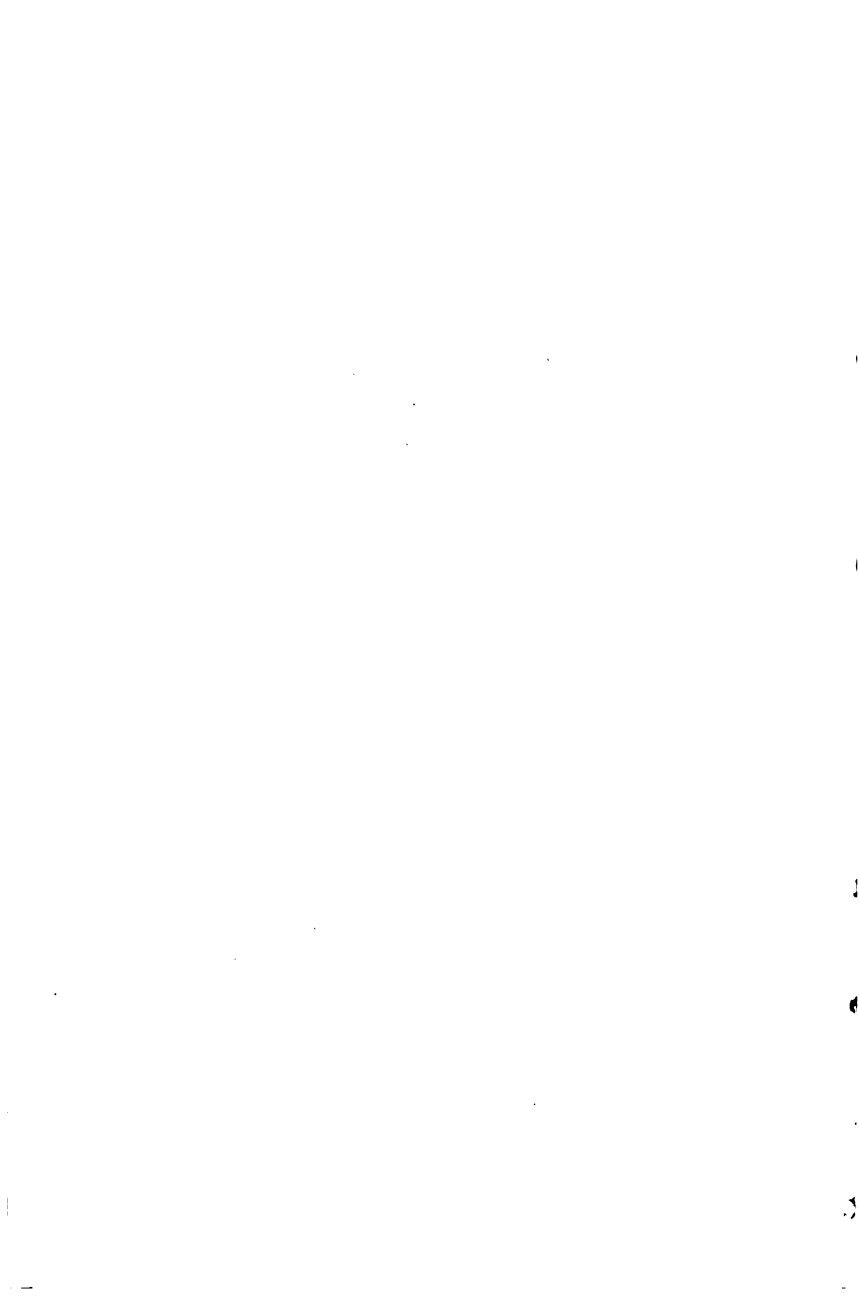
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BAWLEROUT
FORREST HALSEY

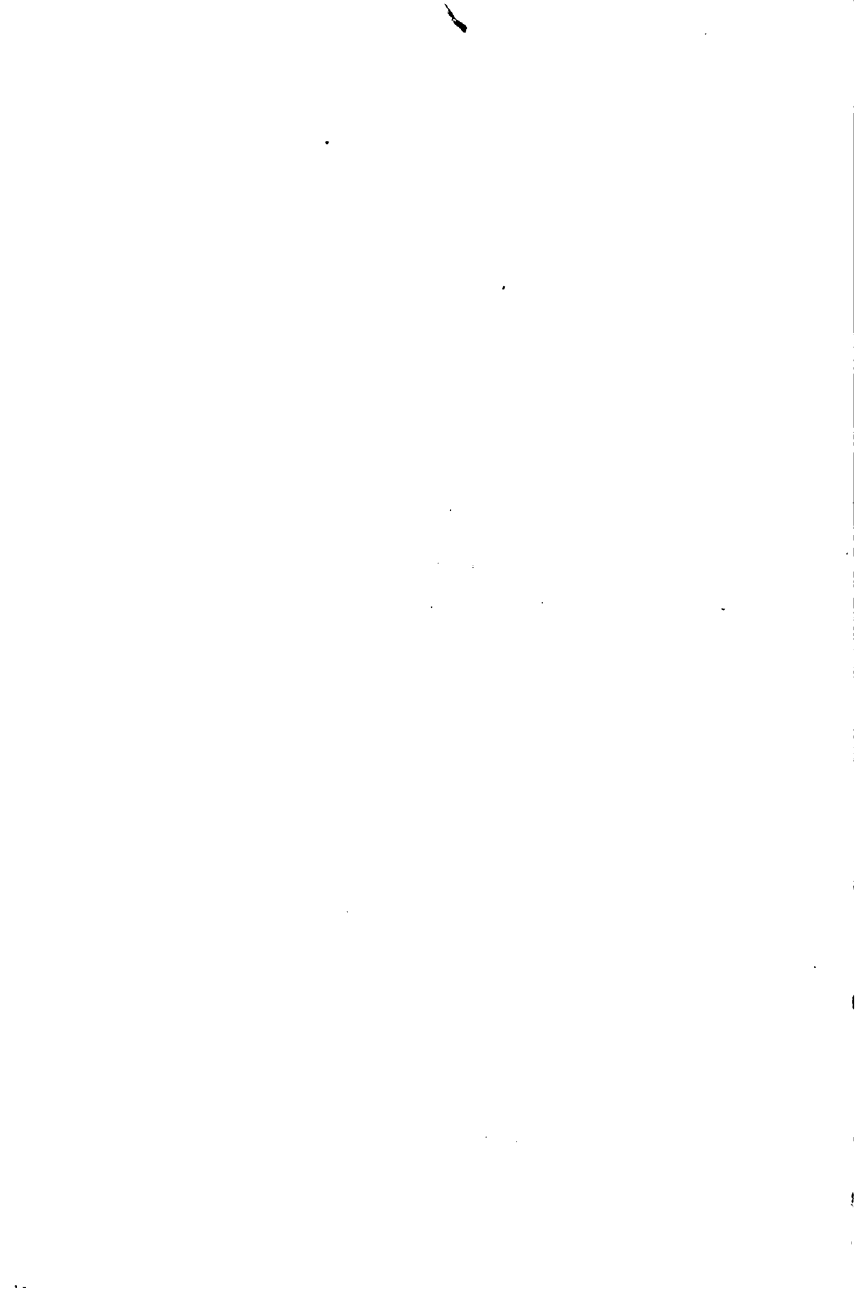


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THE BAWLEROUT

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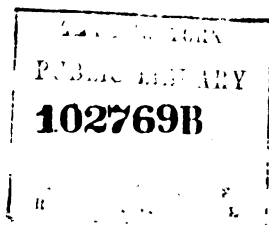


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TO MY FRIEND
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THE BAWLEROUT



THE BAWLEROUT

I

CHARKER AND COMPANY, bankers to the poor, were making loans. In the dim light, on a row of chairs, sat in furtive unease a motorman whose dirty, coin-stained hands turned a cap from which he had removed a number, a policeman who had dropped the law's majesty from his broad shoulders somewhere outside of Charker and Company's door, a pale man with old lines in a young face, and a woman with red, work-misshapen hands and eyes that said plainly they were wept empty. At a desk in the darkest corner sat a stout woman, excessively clean, excessively corseted, with hot-colored hair and cold-colored eyes. Beside the desk was placed a chair, and in this chair had just sat down a young man who had come seeking a loan from Charker and Company for the first time.

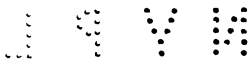
It is easy to tell the "first timers" in Charker and Company's office. They come quickly through the door, as if in fear that some one should mark their entrance. They watch the other clients covertly, as if wondering if the others wonder at their presence. They follow the conversations at the desk (Charker and Company does nothing in private) with a hidden interest that is painful to observe. Later, when they become full-fledged clients of the house, their manner is different. An old-time client of Charker's is unmistakable.

"Now," said the woman with the hot hair and cold eyes, "what is it?"

"I want two hundred dollars for three months," said the young man huskily. The sweat from his hands wetted the brim of the soft hat which turned and turned as if the hat were alive and twisted with prickling nerves. Except for the twisting hat the young man sat very quietly. Even his voice was quiet, and controlled.

"What's your name?"

"Richard Allen."



"Where do you work?"

"With the Tobacco National Bank."

"What's your position?"

"Teller."

"What salary do you get?"

"Eighteen dollars a week."

"What's your home address?"

"Seventeen Taylor Street."

"This city?"

"Yes."

"Ever borrowed money before?"

"No," said the young man eagerly. "I . . . just wanted this money as a temporary . . ."

"We'll look you up," said the woman abruptly.

"No!" in alarm, "I can't have that."

"Why not?"

"The bank would discharge me if they thought—if they suspected that I was dealing with you." He rose. "I'll have to call the matter off." He looked at her firmly enough, but behind his eyes there flickered for a moment a fear rather pitiful to see in the eyes of a grown man. The

walls and the woman of Charker and Company knew that look.

"You needn't be afraid," said the woman, "we do thousands of these things in a year. The bank will never guess."

"You are sure?"

"Certainly. Say, young man, somebody out of every twenty people in this town comes to one of these places sooner or later. Now, if we lost 'em their jobs through asking about them, where would we be?" Her cold, business-like tone reassured him.

"Very well," he said with an eagerness which showed how much that two hundred dollars meant to him, "when shall I come back?"

"In three or four days."

"Could you make it earlier? I need that money very badly."

The cold eyes took a long look, then—

"Well, day after to-morrow."

"Thank you," he said gratefully. There was a suggestion of breeding in the boy's bow which made the cold eyes follow his

slender figure. The muscular shoulders and lean young waist showed well in the cheap but immaculate blue suit. Then the door closed and his shadow flitted from the ground glass.

The ground glass of Charker and Company's door had seen hundreds of shadows flit across it and go away. In fact, Charker and Company were something in the nature of a great shadow resting deep and dark across thousands of lives of the poor, the lowly, the needy. Many a man had gone into the gloom of that little office only to find that there was no way back into the sunlight, and that as he went on the shadows thickened and lay black, merging with the dusk of prisons, the night of graves.

A shadow in shadows was Charker himself. No one knew who he was. No one ever saw him. Yet he was the controlling force in hundreds of lives, the dominant factor in hundreds of homes. Women worked their fingers bloody for Charker. Men grew old and broken for Charker.

Children went hungry for Charker. Like a spider in a particularly swarming fly-time, Charker fed fat in the rich and smiling city, and not one of all the rulers of that city regarded him any more than they would regard a spider-web in a back alley.

When the woman had written a few words on the blank before her, under the heading "general remarks," she filed the paper and turned to the motorman who now occupied the chair beside her.

"Well, Jackson?" said the woman.

Jackson produced a pay envelope and extracted from it ten dollars, which he laid on the desk. Not a word did he say. Long ago, before he had learned how useless it was, he had said everything that was to be said about the wife at home who was sick, the children who were hungry. Now Jackson said nothing—that is, in words—but the face of Jackson said much.

"I'll have to renew the note again, ma'am," said Jackson.

"See here, you," said the woman, "we are getting sick of you and your renewals. Mr. Charker is gettin' sick of it."

"Can't help it this time, ma'am—you see, the wife is sick."

"Say, what has that got to do with us? Can we help your wife getting sick? If you didn't intend to pay back that money, what did you come here for? Do you want to do us?"

Whomever the man was doing, it was certainly clear by his broken shoes and ragged clothes that he was not succeeding very well in profiting by it personally.

"No, ma'am. But you see the super has been kickin' against me clothes—says I look too ragged fer the car. So I gotta git me a new uniform. One of the boys will sell me one cheap. An' if I can just git over this time now—I can pay yuh, honest, lady."

"What is that to us?" cried the woman. "Mr. Charker says to take out an' file that attachment we got on your pay."

The man's brow broke into sweat.

"We can't go on this way, Jackson, and that's all there is to it. If we don't get that money, we got to go after it. Do you want the bawlerout to come round after the money, or will you come down with it?"

Evidently, by his earnest whisperings, the "bawlerout" was the very person that Jackson did not wish to come around.

"Well, don't gimme the history of your life," cried the lady, "gimme some proposition I can put up to Mr. Charker."

"I'll do anything you say, ma'am," said Jackson, well knowing from past experience that the lady was the best judge of what proposition would appeal to Mr. Charker.

"Then I'll see if Mr. Charker will make a new note," said the woman.

"I hope he will, ma'am. You see, if the wife and me can just get over this time, we think we can sure pay you in three months more."

"You've said that for the last two years."

"Yes, ma'am, but Lizzy—she's the oldest kid, ma'am—has got a chance to get in the box factory."

"What chance?"

"Well, ma'am, the foreman has been kinder 'leary of takin' her because she looks so little, but me an' the old woman is goin' to swear she is old enough." The man's voice took a dogged note to conceal his inner thoughts of little Lizzy. "It's rather hard on the kid, ma'am, because we was hopin' to keep her a year longer in the school, but she's gotta help. So you see if she gets the job—"

"If she gets the job, all right. If not, you will have to get that money. Now," at a movement from the man, "don't tell me nothing. I can't help it. Mr. Charker is the boss. When will you know if she is to be taken on?"

"To-morrow, ma'am."

"Well, come around to-morrow. If she goes on, we may renew. If not, you'll have to dig up. Go on now, I'm busy."

Jackson shuffled out. His bowed figure

showed against the glass doors and then vanished.

The policeman settled himself on the edge of the chair by the woman's side. He had the same look as the thief whom he had that morning taken before the magistrate. He turned his gray summer helmet uneasily in his white cotton gloved hands.

"Well, Leary?" said the woman.

Leary looked down and addressed his helmet. "Ma'am, if you'll hold off till to-night, I'll have it. Some of the boys has promised me."

The woman turned from him and began to write. This action evidently filled the officer with alarm. It was strange to see the abject manner of the man who, beyond the ground-glass door of Charker and Company, walked the way of the autocrat.

"I ain't givin' you no steer, lady. Timmy Carroll and Mike McLoughlin has promised me straight. And there is a saloon-keeper who is goin' to come down if they don't. But I didn't call on him, ma'am, because he has been touched pretty

heavy already. But he'll come down if they don't," in earnest explanation, "because he knows I can do him dirt if I want to."

"Why didn't you get it from him before you came here?"

"Because, lady, he stood wit me last month fer the interest. An' if I touch him too regular he may kick to the ward boss. But don't you worry, lady, I'll have the money to-night. You see, lady, if you hadn't sent the other lady to make a row in the house last month, the commish wouldn't have fined me, an' I could have come down wit the coin to-day witout no trouble to anybody. I'll have your money to-day, lady, sure—but please don't send the other lady after it if I'm a little late."

"You want to learn to be on the tick, Leary. If you had been on the tick last month, we wouldn't have had to send the bawlerout to the station-house after you. And look here, your sergeant ain't no gentleman the way he fired her out when she

just come to ask for you to pay an honest debt."

"No, ma'am," said Leary eagerly, "he ain't. But the lady hollered so loud he heard her in his room. He ain't used to dealin' wit ladies, ma'am."

The woman began to write, paying no more attention to the officer than if he were a phonograph record of which she was tired.

"You'll get that money sure, ma'am, sure," said the officer as he rose, "and please don't send the lady after it."

He, too, flitted across the glass door and was gone.

The young man with the old lines in his face slid into the chair, put his hat on the floor, reached into his pocket and drew out a few bills, which he handed to the woman. She counted the money and wrote a receipt, which she handed him without looking at him. He took it, stood up, and looked hungrily at the money which the woman swept into a drawer. Then he laughed.

The woman looked up.

"Give a message to your boss for me?" said the man.

"Very well . . . what?"

"Just tell him to wash that money pretty carefully, will you?"

"Why?" cried the woman, opening the drawer to glance at the bills.

"Because it's got blood on it."

"Whose?" said the woman involuntarily.

"Mine," said the man, and then his shadow also flitted across the glass door and away, taking with it all chance of knowing what his remark had implied—that is, if anybody in Charker's had cared to know.

The woman drew her hand over the back of her hot-colored hair as if to see whether its elaborate dressing had been in any way disturbed by the interest she had involuntarily shown in the remark of the client. Apparently finding that no emotion had shown in the violently peroxidized mass, she turned to the last client, the woman with the red hands and dry eyes.

"Well, what do you want?"

"Just a word with you, miss."

"How much do you want?"

"I don't want any money, miss."

Faint surprise gleamed in the other woman's eyes.

"What is it, then?"

"I come to ask you not to lose my husband his new job." The woman spoke quietly; only the rough fingers of her hard, red hands pressing together, told of the agony behind the hot, bright eyes. "You see, miss, my name is Clark—Mrs. Clark. My husband borrowed seventy dollars from your boss last year, when little Tommy had the typhoid. At least, miss, it paid the doctor and for the funeral. We didn't spend none of it on ourselves, miss, really we didn't. My man ain't that kind, miss, nor me neither."

And, truth to tell, the rusty brown clothes, showing the seams where the cloth had been turned, and the hat with its one discouraged and faded rose, indicated that she was not "that kind," if by "that kind"

was meant one who spent money for personal adornment. Somehow one got the impression that "little Tommy" had had no mourning worn for his death.

"See here!" the voice was not unkind, or kind, just business-like, "I have nothin' to do with that. We got to have our money or go out of business. Nearly everybody that comes here has got some reason for coming, and we ain't got nothin' to do with the reason."

"I know, miss—and I ask you to excuse me for worryin' you—and my husband don't know that I come—but, miss, couldn't you just tell your boss that my man means to pay? And I thought perhaps you might just tell him, he may have forgotten, you know, that we have always paid prompt and regular until the last time. I've figgered out that we have paid already more than twice what Mr. Charker lent us—not that I'm complainin', miss," this very quickly at a movement from the other woman, "but just to show that he won't be so awful much out if he eases up

on us till we get our feet under us in the new place. Just give us a week or two and we will be all right. But—but—if that lady comes round to the shop and hollers, the boss says that my man has to go, that he can't have nothin' like that goin' on in his shop."

"Then why don't your husband pay up?"

"Because, miss, we've got behind—one thing or another always comes up, and the rent and the food goes on, job or no job."

"He ran away from his last job and hid from us."

"No, miss—they fired him because he owed the money and the lady made a row."

"Well, he hid from us. We had trouble in finding him."

"He meant to pay, though, lady." Intent on her plea, she did not hear the outer door open, nor see the tall young woman who entered through it. "We didn't mean to do you, miss, but we thought if we could be just let alone for a week or two that

we could get the interest money for you. That's all we want, miss, just a little time to get on our feet again."

The tall young woman was crossing to go into the inner office. The door knob was in her hand when something in the shabby woman's voice arrested her. She paused.

"You see, my man hain't had the sperit to come here and tell you these things. He hain't had much to hold him up since the child died—what with the debt gettin' bigger all the time—and losin' the old job. He has kinder seemed to lose his grip, too—and really, miss, it was not his fault that we fell back on the interest—I done it—I took the money we'd saved because the little girl was sick and the doctor frightened me—I took the money to send her away for a week. I know I had no right to do it, miss, nor him either, but I had to. You see, the little girl is all we have now, so I took the money and sent her away."

"I have got nothin' to do with it," said the woman at the desk with a hint of bore-

dom in her voice. She was not hard-hearted, but her day's work was her day's work. "Mr. Charker has got to get his money. If he let up on one he would have to let up on all. Charker's ain't like a big bank. Nobody has any security that borrows from us, so we have to get our money."

"All I am askin' you for is a week or two." The woman held out a work-scarred hand imploringly.

"And all I can give you is nothin'. Tell your husband that."

The shabby woman got on her feet; angry color showed under the lines etching her pallor.

"*You!*" Her voice rose in angry despair, then as suddenly sank to the dull, beaten pathos of the hopeless. "Yes, miss, I'll tell him. Thank you, miss." She turned to go.

"Just you wait a minute," said a high, clear voice. The owner of the voice banged the door of the inner office and strode forward. Even in the sickly light

she looked clean-cut, lithe and vigorous. The red in her cheeks was bright from healthy blood. Her large, firm, red mouth had a man's decision in its corners. The even, white teeth were strong and fine. Beneath the smooth fit and fold of the blue walking-suit the rough grace of her body spoke of athletic health. In the dim light her bronze hair smoldered with live, red lights. A rather refreshing figure, this, in the slouching procession that Charker's office knew.

"What is your name?" she demanded abruptly.

"Clark," said the shabby woman humbly, "Mrs. Clark."

"Husband's name?" A man of business could not have clipped his words closer had each word meant a dollar.

"Joe, miss."

"Used to work for the National Roofing Company?"

"Yes, miss."

"How much time did you say you wanted?"

"Two weeks from next Saturday. You see miss, that will take us to two pay days." There was faint hope in the hot, tired eyes.

"You can have it."

"Miss Sullivan!" the peroxide lady cried out with violence enough to disarray her vivid puffs.

"I say she can have it." A battle-light flickered into the Irish azure of the new-comer's eyes. "She gets that two weeks or you get a new bawlerout. I bawled her husband out of his last job, and now, if she wants this time she is going to have it. You," turning to the shabby woman, "you go along and tell you husband that I say it's all right. I guess from what he saw of me he knows when I say a thing I mean it. Don't talk, don't cry—get out—go home." She put a rough hand on the shaking brown shoulder and pushed the wife of Joe Clark from the room. Then she banged the door, following which she strode to the desk and faced the female of the vivid puffs.

"Now make your kick quick and get it over, Mrs. Froder," she demanded.

Mrs. Froder opened her lips; then, as she saw the blue swords of eyes drawn on her, she closed them again.

"Why did you do that, Miss Sullivan?" asked Mrs. Froder finally.

"Because the sight of an old woman in trouble gets me. I've seen my mother look just that way. I told you a hundred times not to send me near an old woman. *Men* I'll take on any time, anywhere, and eat 'em up with joy. I know darn well what they are. But *women*, especially old women—no! Say, she gets that two weeks, don't forget."

"But, Miss Sullivan, what will I say to Mr. Sleen?"

"Nothing. I'll say it." She strode to the door of the inner office. "Mr. Sleen," she called, "step in here."

A man, fat, gray-haired, and most vulgarly and obtrusively clean, came into the doorway. He smiled a fat, vulgar, and obtrusive smile.

"What is it, Miss Sullivan?" said Mr. Sleen.

"It's this," Miss Sullivan hastened to inform him; "I have just told Joe Clark's wife that he can have two weeks more to meet his interest on that loan that he has paid twice over and still owes."

Had Miss Sullivan told Mr. Sleen that she had just run a knife into his mother, his face could not have expressed more horror. Every fat crease on his broad visage marked an outraged emotion.

"Miss Sullivan!" he bellowed in the voice that had made thousands of debtors shake in their shoes, "how dared you? You had no authority. You take too much on yourself."

"Do I?" Miss Sullivan's voice suddenly rose and rang through the room. She strode up to him, her eyes blue lightning. "Well, I'll take something more on myself if you use that tone to me. I'll take it on myself to slap your fat face for you."

Mr. Sleen ran nimbly behind the peroxide lady.

"Miss Sullivan, you can't browbeat me," he said faintly.

"Can't I?" The farthest corridors of the building heard Miss Sullivan as she continued.

"Can't I? Say! if I can handle your dirty business, I can handle you. You bel-
low at me, will you? Say! I've walked
into places and stood up to men that would
scare the skin off you just to think of.
What are you, hey? I'll tell you what you
are, and it's been on my mind a long time
to do it. Now I'm going to." The baw-
lerout was in full stride and nothing
could stop her but an earthquake. No
earthquake taking place, she continued.
"You're the man who hides in that office
there," she pointed to the back room,
"hiding behind us women because you are
afraid of the men you are pushing down
to hell. You send me, a woman, out into
the dives and shops to wring the money for
you from the men that you don't dare to
face. And you pay me damn little for
doing it."

"You don't have to do it, my lady," snarled the fat man.

"No, I don't have to do it. I could work for seven dollars a week and have a friend on the side, like they told me to have when I worked in the department store. Or I could work in a quick lunch twelve hours a day for nine dollars per week. Or I could go out on the town and make a nice, easy living. But I am and always have been straight, and straight I'll stay. This is the way I make my living. I don't like it, but you do, and that's just the difference between us, you fat stiff."

Mr. Sleen cowered a little lower as if to put the bulwark of the peroxided puffs between himself and the storm of words hurled at his sleek head.

"I'm your bawlerout because I can live on the salary you pay me. The job's rotten. But I didn't ask it as a favor to be born poor. And a job's a job. And I guess that old mother of mine is a little easier off in Heaven to-day because she knows that I pay for my own clothes."

“My dear Miss Sullivan!” quavered Mr. Sleen.

“I’m not your dear Miss Sullivan. I’m your cheap Miss Sullivan, and you know it. You pay me twenty dollars a week and I’m worth five hundred to the office, and you know it. There ain’t a man that ever borrows a cent of Charker’s that don’t hate the very thought of me. Now you look here. You give that time to Joe Clark, or I’ll walk out of this office and get another job. This town is just full of loan sharks that want me. I guess I have a reputation in this town. And say, before I do walk out I’ll just bawl out Charker and Company, and when I do I’ll have a reputation from coast to coast. Now what do you say?”

The fat man, who had turned an elegant fish pallor, broke hurriedly into speech.

“Why, why, Miss Sullivan—you have a hasty temper—I’ll see what Mr. Charker says—I have no doubt that it can be arranged.”

“Neither have I,” said Miss Sullivan.

“And as you are so valuable to the firm, I think I can say that it will be arranged. Good-day, ladies—I have some very pressing things to do.”

The fat man ran nimbly into the inner office, jumping as he did so like a rabbit who has been too near a ferret and must hurry home.

Miss Sullivan turned her twinkling eyes upon the peroxide lady.

“Say, Eveline, is there anything funnier than a fat man when he runs?”

The peroxide lady took a mirror and a powder puff from the desk drawer and proceeded to whitewash her visage. “I will say, Miss Sullivan,” said the peroxide lady, “that I never did see a person so fitted to marry a drinking man as you are. If I had had your firmness, Froder would have been alive to-day. But,” she sighed, “I got such a shrinkin’ nature.”

“I hate men,” said Miss Sullivan, jerking off her hat and murdering it with the long pins. “That’s what comes of having a father.”

"Fathers, my dear, ain't a mark on husbands," said the widowed Mrs. Froder.

"Fathers or husbands, men are men, and I never could see why God made men without letting women be born with clubs in their hands and dynamite in their pockets." Miss Sullivan threw her hat on the table. "What's new?"

"Here's a fellow to look up." Mrs. Froder handed over the slip containing the name of Richard Allen.

"H'm!" said Miss Sullivan, reading, "'teller in the Tobacco National Bank at eighteen dollars a week.' Huh! eighteen dollars a week, and a teller! I wonder if the directors of that bank go to church on Sunday?"

"All bank directors go to church on Sunday," replied Mrs. Froder, adjusting a puff. "Why are you asking that question?"

"Mrs. Froder," with the grace of an athletic boy, Miss Sullivan swung herself onto the desk, "I sometimes wonder if that prayer in the Bible which says, 'lead us not

into temptation,' ought not to be instead, 'Lord, let us not lead others into temptation'?"

"I never did see a lady with such sarcastic thoughts," said the proper Mrs. Froder.

"Well, in my opinion, hell is full of people doing time for things they made other people do on earth. But I don't care if that bank wants to see how near they can come to making a thief. It don't concern me." Miss Sullivan paused as a shadow formed on the ground glass of the outer door. Then the door opened.

"Pardon me!" Young Allen came hastily to the desk from which the girl had just sprung, and spoke anxiously to the peroxide lady. "I made one mistake in that statement which I wish to correct. My address is *South* Taylor Street. The city has just extended the street and insists that we are now South Taylor Street." He smiled with a certain winsome boyish charm into the cold eyes beneath the hot-colored pompadour.

"All right," said Mrs. Froder.

The lad turned to go and saw the girl beside him. For a moment the sight of this fresh and surprising face in the dingy office arrested his attention. Suddenly, with a boyish impulse of recognition for her general appearance, he smiled a second time, bowed to her and went out.

"There is your game, Miss Sullivan," said the peroxide lady.

"The fresh guy! I would just love to bawl him out," said Miss Sullivan.

II

CHARKER, whoever that mysterious individual was, had a most complete, not to say remarkable, way of finding out all about a possible client. No detective agency was so well equipped. There were simple means at hand to be used in a case like the present, which called for the services of Miss Sullivan and her fellow employés. When more complicated processes were required Charker had only to call on the loan sharks all over the country. Should a client run away, these other companies were most brotherly and kind in helping to run him down. Quite a band of brothers were Charker and his kind. They had been known to make most noble efforts in one another's behalf. Cases had occurred in which some defrauding miscreant, who had hoped to escape from the clutches of one of them, had been followed over half the country, and even into for-

eign countries, and made to pay his honest debts—or else take his dishonest life.

As a general thing, the clients of Charker and Company cannot run far. Long flights need long bank accounts. Nobody with a bank account comes to Charker. Then, too, a client of Charker's and his kind generally has hostages for his good behavior, a wife or children who cannot be left by the bread-finder to starve. A nice, safe, easy business is Charker's. A map of the loan sharks' operations would show a vast web covering the whole country. The meshes of that web are thickest in the cities where it hangs heavy with victims, some still struggling, most hanging motionless, spun around with mesh on mesh, gradually being sucked dry. Yes, a nice, safe, easy business is Charker's.

In a neat little house on one of the tree-shaded streets of the city a pretty little old lady peeked between the lace curtains of the parlor to see who it was that had rung her bell. The sight of the well-groomed young woman on the doorstep sent the little

old lady hurrying to get a little lace cap, which she pinned on her white hair—a pretty little cap which was just large enough to hide the fact that the white hair was getting a trifle thin on top, and just small enough to suggest that the cap had nothing to hide, after all. Then the little old lady pulled down her dress in front, which is a habit of little old ladies that no masculine mind can explain, and then she opened the door to her caller.

“Is this Mrs. Allen?” said the caller.

“Yes,” said the little old lady.

“May I take a little of your time?” said the newcomer.

The little old lady rather suspected, from something about the business-like look of the tall young lady’s dress and bearing, that the tall young lady was a book agent. But the little old lady belonged to a time that was courteous even to book agents, so she said:

“Yes; please come in.”

Once in the little parlor, where wax flowers stood under glass shades, and

grinning china puppies, perched on each end of the mantelpiece, gazed forth as if they would like to give the caller a jovial bite, the little old lady was convinced by the young woman's stiffness that she would presently have to refuse to buy, as politely as she could, of course, and with due regard for the caller's feelings, either a book, a patent washboard or a vacuum cleaner.

The caller did not speak at once, so the little old lady, much against her will, for one should not ask anybody to whom one has opened the front door what she wanted in one's home, said:

"What can I do for you, miss?"

The tall young woman did not look at the little old lady as she replied:

"Have you any gentlemen in the house, Mrs. Allen?"

"Oh, dear," sighed the little old lady mentally, "she does want to sell something, and I shall have to hurt her feelings by refusing to buy it." Then aloud, "Only my son, Miss—" She paused,

waiting for a name to be given her by which she could address her guest.

“Is he in? Can I see him?”

“My son is not here now. He is at the bank. He is teller at the Tobacco National Bank.” For the life of her she could not prevent a bit of pride showing in her voice. It is, of course, not the thing to boast of one’s brilliant son who is teller, but there are some temptations which were never meant for mothers.

“A teller? That is a very fine position. But I suppose your son is a—middle-aged man?”

“Oh, no, indeed!” The little old lady simply could not help liking the tall young woman when she saw how impressed she was by this statement. And it was beyond human power not to add: “The bank thinks very highly of my son. The cashier, Mr. Downs, has told me that he is so quick and industrious. Mr. Downs is very kind to Dick—my son. He has been very kind. My husband and Mr. Downs were old friends.”

"I am surprised at what you tell me. Your son has a most responsible position for a young man."

"He is only twenty-four, and has been with the Tobacco National since he was fourteen."

"Indeed? You must be very proud of him. Very few mothers nowadays can boast of having such a steady boy."

"Oh, I hope you are wrong." The little old lady spoke with pity in her voice for all the other mothers who could not have her own wonderful boy for their comfort. "I know that things have changed very much, and young people with them. This city, my dear young lady, has changed so that I hardly recognize it. I remember when it was a little bit of a place, but it has grown so big since all the factories came, and so rich, and has so many temptations now, that I pity the mothers of boys who are growing up in it. It sometimes frightens me when Dick takes me downtown to the theater—he is so considerate in taking me out whenever he can

—and I see all those new places on Broad Street, the cafés and the dancing halls, lit up and full of gayety, all so attractive to the young—when I see these things and remember that there is only one old woman at home to make that home attractive for her boy, and realize how little she can do to make it attractive, well then, my dear,” —she smiled the ghost of a wistful smile as she thought of how quiet the home was, and how old she was—“then I wonder how my boy manages to go on being so good to me, and I thank the Lord who has not tried me like other mothers. Young men have so many temptations since the city has grown—so many temptations!” She gave a sigh at the thought of all the boys in the big city that flared every night its invitation to its sons.

“Did you ever think of a girl’s temptations in this town?” said the other abruptly and harshly. “I do not mean a girl in a home like this or with a mother like you. I mean a poor one, tossed out into the town to sink or swim. What are your son’s

temptations to hers?" She flushed with angry annoyance as she realized that the thought which had entered her mind had passed her lips. "I beg your pardon, Mrs. Allen, I did not mean to say that—it just hopped out. How could you know anything about a girl who has to face the world?"

"My dear," said the soft, gentle old voice kindly, "I faced poverty suddenly in my old age, before my boy could help me. I have seen a bit of the world even from these windows in this old street. My heart goes out to anyone, man or woman, who has to fight it, but most of all to a girl. Sometimes I am glad that the Lord never sent me any other child but my son. He came as a great blessing late in my life, and is a comfort to me now in my advancing years. I am glad that I have no daughter—I do not think that I could quite face the idea of dying and leaving a daughter to meet the world alone. The Lord has been so good to me—so good, in my son."

"Your son ought to be good to you," said the girl harshly.

"He is—oh, he is!" The little old lady lived much alone. Her friends of the long ago were dead or had moved out of the quiet street and far from her life. She had very few opportunities of talking to anyone about her son. "He is very, very kind. But you must excuse an old woman for running on about the one subject that she should remember has little interest for anyone but herself. What is it you wish us to do for you, my dear young lady?"

A deep blush stained the face above the immaculate stock. "I have a book to sell—but it won't do for your son—it is only for those in manual trades. I must go." She stood up.

The old lady stood up also. She looked very sweet and old-timey standing with one white hand resting on the back of the red rocker with its crocheted tidy, a white hand that had been beautiful once, before the rheumatism disfigured it. Behind her

the wax flowers on the mantel showed under the glass. The flowers, like the little old lady, were faded and fragile, something made to be shielded under glass for the adornment of a quiet home.

"I wish you success, my dear," said the little old lady when she opened the front door for the departing guest.

The girl did not answer, but hurried into the street under the shadows of the leafy elms. A quiet old street. No one could imagine anything much happening in that street. It suggested peaceful lives lived out behind the drawn curtains of quiet homes. But all streets are open to the feet of Fate—Fate that some day must knock at all doors. Fortunate the door upon which it knocks gently.

"I hate this part of the job!" said Miss Sullivan with violence. "Why do the men who come to Charker's have mothers?"

Next day Mr. Richard Allen, on arriving at the office of Charker and Company, was given a contract of five closely printed pages to sign. The print was too minute.

to be read in the dim light, and if it had been decipherable it would have taken a good lawyer a long time to find out what it really meant. He signed the contract, thereby bestowing on Charker and Company numerous rights and powers, chief of which was the right to take his salary from him at any time that he failed to pay Charker and Company's demands. He was then given two notes to ornament with his signature. One note was for two hundred dollars at an interest rate of six per cent. per annum. The second note (having, of course, no relation to the first, as Charker could prove any time he wanted to) was for a further sum, and when this further sum was paid, it would be discovered that Charker was getting interest at the rate of twelve per cent. a month on the two hundred dollars. He then, after some protest, received the sum of one hundred and ninety dollars in cash, and a good-day from the lady in the peroxided puffs.

In the street the sun was hot and bright; after the dim office it was fairly dazzling.

The farm wagons from the country, which lapped the suburbs of the big city, were going home empty from the morning markets. From the tall steel skeleton that was to be the city's first skyscraper the hammers of the iron workers alternated with the pecking of a drill in an obligation on the growing prosperity of the city. Old stores were being torn down to be replaced by newer, finer ones. The dust from the falling masses of rubble floated from socketless windows as if the street were burning up with new prosperity. Great industries had lately come to the place and given it a wonderful push in the rank of cities. Real estate brokers' signs glittered from many windows. As the young man passed the real estate auction rooms he had to push his way through a crowd which overflowed onto the sidewalks. Over the heads he could see a shouting auctioneer. Everywhere in the crowds, in the new fronts of the stores, could be seen the evidences of the awakening of the conservative old town.

Allen frowned a little. "Gee, what money there is to be made here if a man had a chance! Well," he gave a humorous and rueful laugh, "the next time I endorse for a friend I will take myself by the back of the neck into some quiet place and plant a kick where it will do the most good. Poor Ben! What does a man want to get married for on nothing?" The memories of Ben Hazzard's desperate pleadings when the little wife hung between life and death after giving another life to front Poverty and Fate, came to him. "Oh, well, he'll pay me," thought the boy, "and, anyway, I can scrape enough to pay this off somehow. Charker will not mind renewing if the interest is kept up. Ben will pay when he gets on his feet, and it would have worried mother sick if the duns had got after me. I can pay this bit by bit. It will be a pull, but I can do it. I ought never to have backed Ben's note. But if the fellows that are having a hard time didn't help each other over the tight places, what in the devil

would become of us, anyway? I can pay it. Good thing that there is a place like Charker's to help us small fry out. Darn them for skins, though!"

"Hello, Dick."

A young girl was sitting in a smart little trap at the door of the Tobacco National Bank—a very pretty girl, with the kind of eyes that seem to be saying all the time, "What a jolly place the world is."

Mr. Allen hastened to the side of the smart trap, and then gave vent to a long whistle.

"My goodness! You look like a piece of Newport. Where did all this splendor come from?"

"Out of the option on the land that Father bought on Mountain Avenue," she twinkled. "You did not think that he bought this out of his cashier's salary in your mean old bank, did you? He sold out his option Saturday and gave me this trap and horse. I have been driving by everybody that I know all morning and just making them look at me."

"Are you going to speak to me now that you belong to the rich?"

"That depends on how you behave. If you come out to the house and are sufficiently awed by the new parlor furniture, I may go on doing it."

"Good heavens, new furniture too! I had no idea that I should know any of the infamous rich. All this came out of the option your father bought six months ago?"

"Yes. Dick, why didn't you go in with him, too? It took such a little bit of money. Father says he told you to."

"Well," said Mr. Allen with rueful amusement, "just then I was trying to force Morgan out of the Steel Trust, and it took all my extra pocket money."

"Go along with you, and tell Father to look out of the window and see me drive away. I guess he dares look out of the window now that he knows that he can get along without your stingy old bank."

"Come, now, don't be hard on the bank, Edith."

“I will be if I want to, Dick Allen. I hate your old bank and that nasty old president of yours. Father has just lived in terror of both of them all these years. When I think of the years poor Father has slaved there counting out millions on a miserable little pittance, and afraid every minute that they would make up their minds that he was too old and send him away—when I think of that nasty president of yours always cutting down salaries and letting the old men go because young men are cheaper and the bank can get more out of them, when I think of all that—*ugh!*” with a shrug of disgust. “Why, I can remember from a little girl just wishing that I could come here and say to Mr. Bendis, ‘You may be the president of this bank, but I have just had somebody leave me millions and millions, and I am going to tell you what I think of you, you mean old rich man, you!’ Oh, I have just longed time after time for something to happen that I could just go and put dear old Father under my wing

and say, 'Now, dear, you are never going to be tired or sad any more. You are coming with me, and never going to see your old bank again as long as you live.' And oh, Dick, Dick! Father says that now, if the land keeps going up, as it is sure to do, he can leave the bank for ever and ever. Now you run right in and tell him to look out the window at me, because if I don't move away from here pretty quickly I shall make a face right at your old president in that window." She pointed boldly with her whip at the figure of a gray-haired, sharp-faced man seated in lordly splendor at a desk in the luxurious room of the president, and clearly discernible through the plate glass to the girl in her high position in the trap. The boy gave a laugh and ran up the steps, pausing at the top one to call:

"Will you be too proud to speak to me if I come round to-night?"

"No," the girl cried, "but don't make it any later, because I am swelling every minute and likely to blow up soon."

Dick Allen disappeared into the doors of the Tobacco National Bank. Presently, through a window, there looked out a little gray-haired man who seemed so dry and withered that he might have been pressed when young in a bank ledger and kept there all his life. When he saw the girl his face lit up as if a lamp had been turned on with full love power somewhere in his anatomy. The girl waved her whip, blew a kiss and drove bravely off. The fact that a wheel of the trap ran up on the curb and tried conclusions with the horse-block did not detract from the superb effect of her departure.

Within the bank the rows of people before the windows of the tellers shuffled along slowly. Low voices and the rattle of coins in the counting machines mingled in the symphony of the morning's work. In the back, from among the bookkeepers, some one was shouting to some one else: "Third National Nashville, twenty-four thousand fifty—Farmers and Traders Louisville, ten thousand nine hundred

fifty-five cents—Conway Gordon and Garnet Fredericksburg, seven thousand and forty—”

Dick Allen hung up his coat and entered the teller's cage. He looked at the piles of money, the long rows of gold coins in the paper wrappings, the machines filled with silver dollars, the huge masses of green and yellow banknotes.

“Gee!” said Mr. Richard Allen, “money, money everywhere, and not a blame cent of it for me!”

III

MR. BENDIS, president of the Tobacco National Bank, pillar of finance, pillar of the church, pillar of so many things that he might just as well have been a colonnade and not a man, sat in the reception room of the bank talking to a man whose heavy fur coat indicated wealth and whose heavy fat face indicated that he had entered not long ago from the icy streets.

“Certainly, my dear sir,” said Mr. Bendis, “we will renew your loan at six per cent. The bank is glad to renew for such men as you, Mr. Goldsand.”

Mr. Goldsand grunted something down among his chins to the effect that was it “all right, then?”

“Certainly, Mr. Goldsand. That is what we are here for, to loan money. No man of affairs can get along without borrowing money at some time or other.”

“What do you hear about these building

and loan companies?" grunted Mr. Goldsand. Before the president could answer, the door opened to admit a little old man, the cashier of the bank, who, seeing that the president was engaged, waited in the background. The little old cashier looked singularly in place when he was in the background.

"I think," said the president, "that the building and loan associations have speculated too deeply on the rise in the value of property here. I do not recommend them as an investment. But then, perhaps, I am too conservative."

The president, from his neatly pointed little gray beard to his neatly polished little boots, looked just that, "too conservative." The cold little gray eyes of the president looked it, also. If eyes are the window of the soul, then the president's soul was too conservative, refusing to lend itself to any human emotion for fear that its capital might be impaired. Even the bow with which he dismissed his visitor was too conservative. His bow was the

kind which said plainly, "My dear sir, I am a little bow, but I am too conservative to be a big one."

The president signed the check which the cashier handed him as soon as the door had closed on Mr. Goldsand. He did not speak. Somehow one got the impression that even in speech the president was too conservative.

"A woman is outside who wishes to speak with you, Mr. Bendis," said the cashier.

"Does she look like a new depositor?"

"No, sir. She is a very humble-looking woman."

"I can't see her."

The cashier turned to leave. Old, little, and withered as he was, he was strangely like the president—the same point to his gray beard, the same repression in his gray face. It is curious how often old employes grow to look like their employers, just as old married people often grow to look like each other. Strangely alike were the president and the cashier, yet

strangely unlike, also. The eyes of the president were cool and determined, showing nothing of his thoughts, the eyes of a man who commands and dictates; while the eyes of the cashier were mild, gentle, and old, the sort of eyes that have pored over other people's business so long that they do not appear to be able to look after their own, the eyes of a man who has obeyed others for years.

"Mr. Bendis," the old white hand holding the door knob shook slightly.

The president looked at the cashier very much as if the cashier were some old piece of live stock and the president was wondering why he had not sold him long ago.

"I heard you say something about the building and loan companies when I came in," continued the cashier; "have you heard anything definite about any of them?"

"What you heard was a confidential communication, Mr. Downs, to one of the bank's customers. I do not care to discuss the matter with you. You know that

I am too conservative to repeat for general information what is my private view given in confidence to a patron of the bank."

The cashier opened the door.

"Mr. Downs—"

The cashier closed the door.

"I heard to-day that some of the employés of the Chemical Trust had been found to have borrowed on their salaries."

The door to the inner office opened and young Allen entered. No one would have thought of calling him young Allen now. The boy of two years ago had gone, and in his place was a haggard man with a pale face and morose, tormented eyes. A rough hand had wiped the boyhood from his face and scarred that face with lines and hollows. His jaunty neatness was gone, and the old, blue summer suit shone at back and elbow. Something plainly had happened to young Allen.

"Please inform the clerks," continued the president, "that anyone borrowing on

his salary will be discharged instantly upon the fact coming to my knowledge."

"Yes, Mr. Bendis, I will do so."

"We can't have anyone in this bank who does not pay his debts."

The cashier slipped noiselessly out.

"Mr. Bendis—" said the boy painfully.

"Yes?"

"Has—has any complaint been made to the bank about anyone borrowing on his salary?"

The president showed conservative surprise at the question of the clerk.

"No. But I simply want to warn you men. I hear a great deal about the way clerks are getting into the habit of borrowing from—from—these loan people on their salaries. And we want nobody in this bank who is in debt."

"I will see him!" cried a shrill voice.

The door was flung open and a little woman in a rusty bonnet literally strode over the cashier and the teller in her dash which ended before the president's desk.

“I’ve been turned away from his house time and again—now I will see him—Mr. Bendis, Mr. Bendis!” She shook both her rusty-gloved hands at the great man and continued hysterically, throwing all her punctuation away in her haste to have her say before she could be put out. “I don’t care if I never do any more work for you what is the use of toiling and moiling if I never get me money six white shirts and twelve petticoats in the wash évery week and never a cent come Saturday—” She caught her breath and sailed on. “And the bluin’ ain’t give me nor the soap ain’t give me nor me rent nor me food and I’ve waited and waited and called and called and they always say that ye can’t be bothered wit small bills, but if I was to never get another wash from yer house I want me money.”

“My dear woman!” said the shaking cashier.

“My good woman!” said the president.

“Rich people don’t care how poor people lives and car fares each way every Sat-

urday when I come to your house and never a piece missing and never a shirt burned and all the lace on them petticoats as would drive a widder to drink not to scorch and it's more than flesh and blood to stand and work me fingers to the bone and then be told you can't be bothered wit small bills and I won't go till I git me money if you was to knock me down all day and drag me about by me hair!"

"Mr. Downs," the president betrayed no emotion whatever; he was far too rich not to do what he pleased with his debts, "draw my personal check for the amount this woman says her bill is, send it in to me to sign, and—er—take a receipt from her—and—er—tell her that if she ever comes to my house again I will hand her over to the police. Take her out. That is all."

The little woman burst into tears as she was drawn away, crying:

"I need every bit of work I can get but I can't live on nothin' not if you was to ast me on your bended knees an' never a

shirt burned nor a sock missin' in six months—"

The door shut out her further lamentations.

"Allen," said the president.

"Yes, sir?"

"Tell Mr. Downs to discharge the special watchman and get another who knows how to keep the gate."

"Yes, sir."

"Is the telephone in my private office repaired yet?"

"Just finished, sir."

"Have a second one installed, so that I will not be forced to use the visitors' room for an office again."

"Yes, sir."

The president rose and adjusted the fine pearl in his tie.

"Allen," said the president.

"Yes, sir?"

"That suit you are wearing is very shabby. Be more careful in your appearance, as it reflects on the dignity of the bank."

"Yes, Mr. Bendis." The scarlet flamed from collar to hair.

"Are you busy inside?"

"No, sir—three o'clock has just gone."

"Then wait here till I ring. I want you to go over my personal check book and tell me what my farm cost me last month."

The president, having settled the pearl to his satisfaction, picked up a basket of papers from the desk preparatory to retiring to the regal privacy from which the rebellious strike of a socialistic telephone had banished him.

The boy watched the smooth, well-manicured hands sorting the papers. At the corner of the boy's mouth a little muscle began to twitch. Nerve-racked people often have that little movement of the muscle.

"Mr. Bendis," said the boy huskily.

The president looked at him.

"I have been told—Mr. Downs said—that I was to speak to you about the raise in my salary. It was half promised me

before the last directors' meeting. I have been with the bank ten years—and for the last three my salary has been the same.” He tried to speak slowly to preserve some shred of dignity, to hide from the cold eyes his trembling anxiety. “Mr. Downs said to speak to you, sir.”

“I have nothing to do with it. The directors settle all that. You men who were here when the bank was a small one must remember that now all those matters are in the hands of the directors.”

“But I thought, sir, if you could recommend it—I—”

“Your salary is eighteen dollars a week, is it not?”

“Yes, sir.”

“When I was your age I worked for ten. Eighteen dollars is a very fine salary for an unmarried man.”

“There is my mother, Mr. Bendis. She is practically dependent upon me.”

“A very fine salary for an unmarried man. Cut out some of your expensive pleasures such as you young men indulge

in, and save money. You will find your salary ample. Frugality, hard work, and thrift—that is what makes success, Allen. I don't think I can, in justice to the stockholders, recommend any raises of salary this year."

"Here is the check you asked for," said a man of about thirty in shirtsleeves and a green shade, entering the room; "shall I wait while you sign it, sir?"

"Yes, wait. Allen, I will ring for you in about five minutes." The president withdrew.

"Ben," said Allen as soon as the door had closed, "can you let me have that money to-day instead of Saturday?"

"No," said the other. He was a rather stout fellow and wore a monogram on his shirt sleeve. When he wore that single monogrammed shirt he left off his coat a good deal. There was a subtle suggestion of married life in cheap flats about him. "I'll give it to you out of my salary Saturday. And then I want to tell you that I hope it is the last I'll hear of that two

hundred you lent me. Saturday we'll be square."

Allen laughed wearily.

"You needn't laugh at me, Allen," continued the other in the typical anger of the man who has borrowed with the one who has lent him money. "You have screwed every cent I borrowed out of me now. And let me tell you my wife is right; I ought to have quit speaking to you and just handed you the money in a plain envelope when I could spare it."

"So that's what your wife says now?" said Allen with a sneer. "You talked very differently when you got me to endorse your note."

"Well, I thought you were my friend. I never dreamed that you would have hounded me like you have."

"I suppose you never dreamed when you made the note that you would not pay it, that, rather than let it go to protest and lose me my position here, I would pay it. I suppose you never dreamed that, did you?"

"See here," both voices were very low, but what the quarrel lacked in sound it made up in fury, "do you mean to say I meant to stick you? And don't you let me hear that you are going around after next Saturday saying that I haven't paid back every cent I owed you!"

"Every cent you owe me!" Suddenly, as if he were too tired long to retain even anger, the boy's voice grew quiet. "Ben, do you know what I owe on that money I borrowed to make good your note?"

"No," with sullen, weak anger, "and I don't care. I have paid you all but twenty-five of what I borrowed, and that is enough for me."

"Yes," Dick Allen said monotonously, "it's enough for you. And what I have got into is enough for me. Ben, they are hounding me to death. I am waiting now in mortal fear that they are going to send a woman they have to make a scene here in the bank. I've paid and paid and paid until I am sucked dry—interest, and one thing and another, every time I have to go

down there and beg them to renew, and every time they have renewed they have soaked me again. I'm too shabby to work in the bank, my shoes are through, I've cut out my lunches—I'm hungry now—my mother—" he swallowed. "And though I've paid back the money I borrowed twice over, I still owe them double what I did when I began. Yesterday I was to have gone to their office to renew again. I was too tired to walk it after working here all day, and I hadn't carfare. Now I am afraid before I can get up there that woman will come. Borrow that last twenty-five from among the boys. They will lend to you. I haven't a cent if that woman comes. And if she raises a row my place is gone. Borrow it for me, for God's sake, Benny!"

"Why don't you borrow it for yourself?"

"I have touched them all they will stand. Get it for me, Benny. Don't you understand, old man, that woman is coming, and if I have no money she will make

a row. That means my place, old man. Get it for me."

The president's bell rang.

The monogrammed one mumbled something and went in to get the signed check for the president's laundress. Dick Allen stood looking into the icy street, watching the struggling, over-laden, whip-driven horses. Neither his eyes nor mind took thought, however, of the endless pain that inevitably enters into the labor of the poor under adverse conditions, such as icy streets for the horse, or cold poverty for the man. Standing there, picking at the flesh of his fingers, he was waiting for the coming of the woman who meant for him Fate.

The monogrammed married man re-entered with the signed check in his hand.

"Will you do it, Ben? Will you try to borrow that money?" said young Allen eagerly, almost pathetically.

"No," under the green shade the full face glowered in sullen anger, "I can't. I promised my wife that I would never

borrow any more money. It would hurt me with the bank if they found it out. I'm a married man and I have got a wife and family to think of."

"Damn you!" said Allen furiously, and drew back his arm to plant it in the fat face. The married one drew nimbly back and reached for the door handle.

"Do you want to lose both of us our jobs?" he cried in alarm.

The door which he held was pushed open. Radiant in fur coat, her face glowing like a rose against the dark fur, entered Edith Downs.

"Hello, Dick. Excuse me," this to the married man, who, taking advantage of the diversion, disappeared. "I came to see Father. How is it you are not working in your cage?"

"I am waiting for the president to call me. He is in there."

"Is he?" Miss Downs made a face at the door behind which was the lord of the bank. "Well, Dick, I want a word with you, sir. Where were you last night?"

"I was too tired to come around, Edith."

"Too tired!" The pretty brows arched. "That is a nice thing to say to the girl you are engaged to."

"Excuse me, dear, but that is the truth. I was dead beat." He took her hands and continued, in fear of the frown which had gathered. "You see, I knew that you were going to have some people there."

"That is just why I wanted you, Dick. What is the matter with you lately?"

"Nothing," said the boy.

"Yes, there is. And now I am going to have it out with you." She threw her muff on the table and sat down, opening her furs at the throat and showing a glimpse of a very pretty costume. The boy would not have been half a boy if the piquant face had not made his heart give a little quicker movement. For the moment the thought of the woman who was coming, left him. He was the lover, anxious to smooth the frown from the adored brow.

"Awh now!" however, was all that he could think of just at the moment by way of apology. Strangely enough, "awh now" failed to appease the lady.

"You are not treating me right," she averred. "What does it look like for me to tell everybody that you are coming, and then for you not to come? You are not just to me, Dick. And you never take me to the theater any more. Being engaged to you is just like going to the church sociable and finding that the ice cream has given out before we got there. You have broken three engagements with me in the last two weeks. I am not going to stand it, so there!"

He gave a swift glance at the president's door and took her hand.

"Don't you get angry with me, please, Edith. I have a lot of things on my mind just now."

"What things? Your old bank, I suppose! Let go my hand—if you are afraid of your old president seeing you holding it." She drew away the hand and used it

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to fasten her furs at the throat and to adjust her hat.

"Who's afraid of him?" His old grin came back, making him look for a moment like the boy who had gone into Charker's that summer day more than two years ago. "What is more, I'll show you if I am afraid of him," and he kissed her.

The president's bell rang.

"What is that old bell ringing for?" said the girl, her eyes still bright and soft from his kiss.

"For me."

"Well, don't go just yet. Let the old thing wait."

"But I must, dear."

"Do you mean to say, Richard Allen," the frown returned in full force, "that you think more of that bell than you do of me?"

He looked dazed. "But—" he murmured.

The bell rang again. The young lady regarded the bell as a challenge and rose to the battle nobly.

"You sit right down there," with an imperious point to a chair, "and hear what I have to say to you."

"But, Edith," cried the lover distractedly.

"Don't 'but Edith' me."

"But I—"

"Or 'but I' me, either. If you don't think enough of the girl you are engaged to to give her a few minutes of your time—"

"Brrrrrrrrrrzzzzzz!" said the bell.

"How can I? You don't understand—I—"

"Yes, I do understand. Now, I want to know if you are going to take me to the dance next Monday or if you are going to make more excuses? Because, if you don't take me, I shall have to get another escort."

"Brzrzrzzrzrz! BRZRZRZRZRZ!!" came from the bell.

"Edith, I will be right back. I must go to the president."

"You can answer me now, right off.

If you don't, you won't find me here when you get back."

"Dear," he caught both her hands and wrung them in the violence of his emotion, "I can't go with you."

She drew her hands away and turned to the door. He caught her by both shoulders and turned her face back to his. "I can't go because I have no evening clothes. That is the reason why I have not come to your parties. I have none, I have had to pawn them. Now, do you understand?"

"Do you understand that I have been ringing for you, Allen?" said the president from the open doorway.

Allen dropped his hands from the girl's shoulders and turned a flushed face to his employer. The girl threw open her coat once more and nodded her head to the interrupter.

"How do you do, Mr. Bendis. Isn't it a cold day?" she said smiling.

"How do you do, Miss Downs. Allen,"

said the president, and returned to his regal privacy.

"Wait—you have got to wait now, Edith," whispered Allen fiercely. "You must, dear."

"I won't wait. I don't believe you."

"Allen," called the president.

The boy looked in agony at the girl, then at the door of the presence chamber. Miss Downs took her muff from the table.

"Allen!" called the voice within.

"Go to hell!" exclaimed the boy, and, hurrying to the girl, he drew her hand from the door knob. "Edith, I am desperate—wretched—everything is going back on me. Don't you go back on me, dear." He drew her from the door. "Just a little while, and I'll come right back. The bank has my time, but you know what you have got, and that's me. Now, here," he dragged her to a chair, "you sit down," and he thrust her into it, "and here is a kiss," he gave it to her. "Now you just sit there

and I'll bring you back another." He grinned his old grin and ran into the president's room.

"I won't wait." She sprang to her feet. Then she sighed. "Yes, I will." Then she sat down.

After all, the strong hand and the ready lip have still some weight with women.

IV

THE lady had decided to stay, but the frown stayed, also. A horrible thought had occurred to the lady. Could it be that the person with whom she had consented to pass the rest of her life was stingy? All this economizing, this selling of evening garments—what did that mean? Was the person to whom she had given her heart *close*? She gave a shudder at the awful possibility.

Do not blame her for that shudder. Surely there are few better causes for shuddering in this free-handed America of ours. And as she sat there, pretty, delicate, and fragile, the girl in her person was typical of her country. In another country a girl of her class would have had the class stamped on her in heavy outline, or too full-blown beauty. But this girl, from the small arched foot in the dainty shoe too small for it, to the elaborate and

pretentious dressing of her fine blonde hair, looked, what so few of the born aristocrats do look, aristocratic. She was a typical product of this republican country, in that, like so many of its women, she did not look republican. Rather strange, when one comes to think of it, how our women do give the lie to the Declaration of Independence and prove in their dainty persons that we are far from being all born equal. Typical also of her country had been her training. One might hear any day at the Downs' breakfast table a remark, which, repeated daily in hundreds of thousands of homes, sums up the American attitude toward the children. The remark, varying slightly, is this: "Mother (or Father), you don't know what you are talking about."

From her babyhood the girl had been the first consideration in the Downs home. The mother might wear a bonnet so old that only the framework held it together, but the daughter's hats followed the styles the minute they came out, and frequently

passed them on the road. Her father, winter after winter, appeared in the same overcoat and smelled furiously of moth balls for weeks after its appearance, but the daughter's coat was always new. Fate had presented the Downs with a very pretty daughter, and the Downs fostered and tended that prettiness with a very passion and personal renunciation which would have been beautiful had it been leavened by the fostering of the other fine qualities in their child. They saw to it that her body was well dressed, but to the inner qualities of the girl—heart, mind, and soul—they devoted no such efforts. She ruled them, and they obeyed her, and thought that they had done their whole duty by loving her passionately. For her they saved, for her the father risked those savings, and on her he poured out the profits of his venture. Giving everything and requiring nothing, the Downs did all in their power to ruin the girl, absolutely convinced meanwhile that they were being model parents. Had anyone told them

that they were criminals, they would have been outraged. By every effort in their power making her attractive for a man to take, they never thought of making her anything that a man could keep. A typical American training had the pretty Miss Downs.

The pretty Miss Downs looked up at the opening of the door, then the frown vanished from her eyebrows, her face grew suddenly soft and very winsome.

"Hello, Father!" The girl sprang up. "Mother told me to stop by and ask you—Why, Mrs. Allen, how do you do?" she exclaimed, at the sight of the little figure in black which followed her father into the visiting room.

"Edith, dear, how pretty you look!" The little old lady kissed the girl. The mother of Dick Allen looked very much older than on the day when she had spoken of her son to Miss Sullivan. Her eyes, like his, were tired and anxious now, her hands more tremulous. Dick Allen's mother had lost the look of peace and

pride which she had worn that summer day. Charker and his brothers are quite expert in the remodeling of the human face.

"Edith, child," she said, holding the girl's hand in hers, "I want to speak to your father for just a moment on private business. Do you mind?"

"Not at all, Mrs. Allen," said the girl cheerily. "I'll just look out of the window while you are doing it. What a cold day it is, isn't it?"

"Yes, very cold," said the old lady.

"And so slippery. You must let me put you on the car when you go. You should not be out on such a day."

"I would not have come but that I wanted to have a talk with your father. I knew that he could give me a few minutes after three o'clock."

"Yes, Elvira, as many as you want," said the cashier. "Sit down, Elvira."

The girl went to a window at the far side of the room, and the two old friends seated themselves at the table.

"Daniel, I have come to ask you to tell me something, as my old friend."

"What is it, Elvira?"

"It is about Dick," anxiously. "Are things going well here? Is there any cause for dissatisfaction with him?"

"No, Elvira, certainly not. Why?"

She gave a little sigh of relief, then: "Nothing—I—I just wondered. Does he look well to you, Daniel?"

"I haven't noticed anything, Elvira. What is there to worry the boy?"

"I don't know. It has seemed to me that there was. But he has not told me. And I make it a point not to worry him by asking. Perhaps it is nothing. Perhaps—" She looked at the girl standing in the window. The slender figure in the handsome clothes showed against the cold light from the icy streets. "There has been no quarrel between Edith and Dick, has there?"

His eyes followed hers. The old face softened, and the human love of it showed through the clerk's mask.

"No, indeed, Elvira. If there had been, it would be nothing. Young people always will have quarrels, but they blow over. Dick is a good boy. I am glad to think that she loves such a man as Dick. He would stand by her always—no matter what happened." His gray face seemed to become grayer. In the old eyes showed something which made them for the moment look kin to the eyes that Charker had put into Dick Allen's face.

"You mean when we are both dead?"

"I was thinking of death," said the cashier. He turned his eyes from the girl and looked down at the table. His wrinkled hands began to pluck at some deposit slips on it.

"Sometimes I am sorry that your speculation succeeded, Daniel."

"Why?"

"Because before you made your money the young people would have been content to go on, after they had married, in the simple way that they had been accustomed to. But now it will be hard on Edith to

marry a poor man. She will miss her pretty clothes and the other things which you have been able to give her. She is young and she likes pretty things. She will find it hard at first, poor child."

"But if she loves Dick, she won't mind."

"No," the little old lady said quietly, "if she loves him she won't mind." But she looked at the girl in the window very long after she had said it.

"Yes," he slowly replied, "she does love the pretty things, and it would be hard for her to do without them. But she would learn in time—in case—in case she had to do without them. And he is a good fellow—and would stand by her. You know, Elvira, it runs in your family to stand by when there is trouble. Look at the way you stood by your husband."

"If people stand up with each other before the altar, they had better stand by each other afterwards, Daniel. But standing together is so easy when people love each other. Why," she smiled, "that is the only way they want to stand," again

she glanced at the girl, "if they love each other." The smile faded and she looked at the girl intently.

"Why, Mother, what are you doing here?" exclaimed young Allen from the doorway.

"I just wanted to see Daniel for a moment. I am going now." She rose and pulled together the edges of her ancient fur tippet.

"Wait just a moment, Mrs. Allen, and I will put you on the car." The girl came from the window. "Can you see me now, Dick?" she asked in a low voice.

"I've just got to step into the book-keepers' department for a minute, and then I won't be five seconds more with the president."

"I want to talk to you—I must. I've planned something, and the girls want to know this afternoon if you are coming."

"Wait five minutes more, dear. The old man is simply raging. I don't dare offend him again."

She turned away in displeasure.

"Won't you wait, Edith?"

No answer.

"Aw, go on, wait."

No answer.

With a sudden expression of wrath, Dick Allen left the room.

"Mrs. Allen, are you ready?" The girl caught her muff up from the table, and glanced at the door.

"Yes, dear. Good-by, Daniel."

"Good-by, Elvira."

The girl and the old woman walked to the door, which the old cashier opened for them.

"Father, Mother told me to tell you—"

"Why don't you pay your honest debts?" cried a voice that rang against the walls. "Call yourself an honest man, do you? Then why don't you pay your debts?"

The voice struck into silence the rattling of coins and the calling of the bookkeepers. A deep hush came over the bank. In the doorway of the visitors' room the little group stood stricken also, peering out,

trying to see to whom it was that the words were addressed.

"I won't be quiet," cried the voice, high and clear. "You pay what you owe. You're a fine man to work in a bank!"

Without a word, the mother suddenly ran from the doorway out toward the clamoring voice. The girl turned to her father.

"That woman is talking to Dick," she cried.

"Mr. Downs, what is that noise?" said the icy voice of the president, as he opened the door of the inner office.

"I—I—"

"I won't be quiet about an honest debt."

"What is that noise, Mr. Downs?"

"A woman is talking to young Allen, Mr. Bendis."

"This is a scandal. The bank has the right to know what this means. Bring Allen and that woman in here. Go at once and do as I say."

The cashier hurriedly obeyed him. The president walked to the center table and

stood there, a picture of conservative justice with any number of swords and no bandage.

"Mr. Bendis," said the girl. Then, terrified, she shrank back from the door.

Ashen, quiet, and sullen, young Allen entered. With bowed shoulders and eyes on the floor, hands thrust into empty pockets, he stood before the president and judge. A crack in his shoe seemed to engross his attention.

Head up, eyes as bright and hard as blue steel, militant, relentless, unabashed, the bawlerout followed him and fronted the president, every line of her figure, every hair in her furs, defying the earth and the fullness thereof in the cause of Charker.

The old cashier fluttered and tremulously dry-washed his hands in the background of the doorway. From his frightened glances at the majestic president, he might have been the victim of the scene. Over his shoulders peered the awed and curious faces, green-shaded, of bank employés. The towering gray figure of

Ryan, the recently discharged watchman, might be observed among the green shades.

For a moment there was silence.

“Now,” said the president. He paused to observe a small black figure which had been submerged in the sudden influx of the entrance of the bawlerout and the attendant train. The little black figure now emerged and stood beside the lad with the bowed head. An old, rheumatism-distorted hand went out and touched his arm in the shabby blue sleeve. There it rested. The shabby lad with the downcast eyes, and the shabby little mother whose eyes looked wistfully into the judge’s face, waited together for what the outraged dignity of the bank should demand as vengeance.

“Mrs. Allen,” said the judge, “I am sorry that you are here. May I suggest that you withdraw?”

“I will stay, please,” said the little old lady. Her fingers gently pressed her boy’s arm to show him that whatever came to him, or went from him, there was

one friend who would stay by him always.

“You must excuse me if I seem hard, Mrs. Allen, but my duty to the bank forces me to go to the bottom of this and ask this woman if your son owes her money.”

A sharp exclamation came from the girl, who had shrunk back against the wall and who was watching the other girl who stood so fearlessly and contemptuously facing the president. There was a note in that ejaculation which made Dick Allen raise his head and look at his fiancée. He saw a hard question in her eyes, smiled with tired cynicism, and looked down again at the crack in his shoe. Before Charker took him in hand, he would have faced any situation with a high head; but he had gone through too much begging for mercy in Charker's dim office, had been forced to make too many appeals, for a little pity, to hold his head high any more. Charker and his kind are wonderful when it comes to lowering a high head.

“Madam,” said the president, “does this man owe you money?”

The bawlerout looked at him. For the moment she had been looking at the old hands on the lad's shabby coat sleeve. For a half second more she hesitated. Then with sudden resolution she smiled gayly into the president's face.

"Owe me money? Why, how did you get that idea in your head?" said Miss Sullivan in astonishment.

The president turned from her as if she had been a depositor whose balance was too small to carry.

"Allen, answer me on your honor. Do you owe this woman money?"

Everyone was very quiet as the boy looked up and moistened his dry lips to speak.

"He don't owe *me* a cent," said Miss Sullivan loudly.

The lad jerked his head about and looked at her, stunned surprise in his eyes.

"Madam," the president's voice was conservatively angry, "that is not true."

"Who are you calling a liar?" The eyes of the bawlerout were as blue ice,

her voice as the silver trumpets before Jericho. "He don't owe me a cent, not one red cent. But say, since you are so anxious to know who I did come after, to try and make him pay his honest debts, I'll tell you—that is, if you are sure you want to know."

"I certainly do."

"Ah, now, Mr. Bendis," the voice was all of a sudden soft, and with a little wheedling note in it which probably had come over long ago on the tongue of some ancestor of the bawlerout from the Emerald Isle of blarney, "I'm afraid if I tell you, you will discharge the poor man."

"I certainly will."

"Then," again the silver trumpets rang through the bank, "fire yourself, because it's you I'm after."

The president gave a start that was not at all conservative. He cried out in anger, but the cry was lost in the shower of words which beat upon him and drowned his voice.

"Yes, it's you. The whole town knows that you never will pay an honest debt if you can help it, not even to save it from dying of old age. You let your bills run until the legs are worn off of 'em. Many is the story I have heard of poor tradesmen you have half ruined because you won't be bothered by making small checks. You think that you can do what you please because you are rich and everybody knows that you have the money to pay if you want to. You hate to give up money to pay your honest debts and everybody knows it, and everybody is afraid to say anything to you because they are afraid of you. Well, here's somebody who ain't afraid of you, and I tell you to your face you're nothing but a respectable old skin. You had better quit passing the plate on Sundays and pass out some money for your creditors to live on."

There is a rumor that here the president said, "Put that woman out." But that is merely a rumor, because nobody could be heard but the bawlerout.

"Yes, put me out. But after this don't ever say that nobody has cared enough about your immortal soul to speak up for your own good, to your own face. It came over me to do you this kindness as I was passing your bank. Now I've done it. Don't blame me for talking up to you. Blame yourself for hugging a penny till the Indian blushes for very shame. And you should blush for yourself for stepping on the poor people who can't stand up to you."

Even a bawlerout has to take a breath. Miss Sullivan took one.

"Ryan," called the shaking president to the gray bulk among the green shades, "put that woman out."

"I can't. I ain't the watchman now. I'm fired," came a joyous voice.

"I am going," cried Miss Sullivan, "but I want to tell you this first. You never can get to Heaven, but if you pay your honest debts they may let you peek through the gate. There!" she turned to the shabby lad, "you would try to keep me

away from him, but I told you I would see him, and I guess I have."

"Put her out," quavered the president; "I have to attend to some business now," and he hurried from the room and locked his door. For a thin man, his exit was most astonishingly like that of the fat Mr. Sleen.

The groups shifted uneasily. The opinion was generally expressed by at least twenty men that the police should be sent for. Miss Sullivan adjusted her furs, pulled up a glove, ran her hand over her back hair, and prepared for departure. Seeing this, every face vanished from the doorway. Suddenly a hand lay on her arm.

"Won't you come and see me? I want your help," said the mother, very low. Miss Sullivan cleared her throat, then nodded and hastened for the door. Then she paused. The lad she had saved was before her, trying to force his trembling lips into some word of thanks. But Charker's had had him too long for his self-

control. The muscle at the side of his mouth twitched, but the lips said nothing. Miss Sullivan surveyed him with deep contempt.

“Don’t think I did it for you,” she said with suppressed violence. “It was that mother of yours. Get out of my way. I never did have any use for men.”

V

“**W**HAT a terrible—what a vulgar woman!” said Edith, looking at the door through which Miss Sullivan had just made her departure. Allen, watching from the doorway the lithe figure sweeping out through the bank, did not hear. Suddenly he was aware of the fact that someone had caught his arm. Then soft lips pressed his cheek.

“Oh, Dick, I’m so glad. I thought that you had done something dreadful,” said the girl excitedly. “But I knew that you would have nothing to do with a bold-faced thing like that.”

“You don’t know what you are talking about.” He jerked his arm from her touch. “That is a good girl.”

“Girl!” The soft eyes lit angrily. “She is not a girl, she is a woman.”

“Never mind, girl or woman, she is all right.”

"Mrs. Allen, are you ready to go?" said Miss Downs.

Mrs. Allen was ready to go. Her son could not look at her as he opened the door for their departure, but she looked at him, and when she had followed Miss Downs through the door, she turned back and kissed him very softly, then without a word went away.

He shut the door. Going to the table, he sank weakly into a chair and put his head on his hands.

"What is the use?" thought the boy, "I never can get out of this. As long as I can keep a place I will be a slave to Charker."

"Dick," said the old cashier, "that woman did come for you?"

"Yes," said Allen through his hands, "from Charker's, the loan sharks. They have got me. Mr. Downs," he put down his hands, "I have no right to be engaged to your daughter. I never will get out of debt to these people. I—you had better tell Edith."

"How much do you owe?"

"It's not that. But the more I pay, the bigger the debt."

"How much is it?"

"More than I can pay, or borrow."

"How do you know that you can't borrow it?"

"Because there is nobody who would lend me the money."

"I will lend you the money," said the cashier.

Allen sprang to his feet.

"But you said that all your money was tied up in the loan company. I heard you say that to Mrs. Downs night before last."

"I can lend you the money," said the cashier, arranging the deposit slips on the table.

"But, Mr. Downs—"

"Dick, my girl loves you. I want you to marry her as soon as you can. I want somebody to stand by her—she is so young. You are a good boy. I want you to take care of her. I will lend you the money."

I am afraid that it will be all I can give her for a wedding present just now. Call it that—a wedding present.”

“But, Mr. Downs, the president has refused to raise my salary. We will have to wait a little.”

“I know,” said the old man quietly, “but I am going to retire soon—and then you will have my place. You will take care of her, Dick, I know.”

“Are you thinking of retiring, sir?”

“Yes.” The deposit slips were now all neatly piled together. The old man looked out into the icy street. “It may come any day. I am too old for business.”

The lad grasped his hand.

“You’ve saved me, sir—and I will never forget it. I never can pay you for this.”

VI

THROUGH the hard sunshine and the biting cold of the next morning, the bawlerout strode down toward the building which had the honor of holding in its bosom Charker and Company.

Miss Sullivan could walk. Few women walk. Some glide, most waddle or hitch. Miss Sullivan walked. There was no vulgar swaying of the hips, no boneless swinging of the arms. The long, free stride suggested strong, slender, limber muscles. The slight movement of the shoulders showed perfect balance and graceful yielding of all the body to the motion of the feet. The quiet, well-cut suit of dark brown, the simple brown furs, and the small hat touched with fur—all these, combined with the bright blue eyes and the fresh color in the smooth cheeks, made a picture of a young lady on her way to business and dressed for the part most

pleasingly to masculine gazers, who frequently turned to observe the progress of Miss Sullivan.

"Charker's bawlerout," said a man in a hotel window. "She should interest you, Brice."

"She does." The man addressed as Brice leaned forward to watch the figure of the girl. "Very much."

"Well, Don Quixote," laughed the other, "what does your psychology tell you she is?"

"A healthy animal," said Brice, smiling.

"And a brave one," said the other with contemptuous toleration of that good quality in a woman like the bawlerout. "They tell of her going into Red February's dive after a loan his bar-keeper owed Charker. Red February was there with his man, and the man locked the door on her. She told them to open it. They laughed at her; said they had got her now."

"Well, what happened in Red February's?"

“She did not scream nor say a word, just took the big cut-glass punch bowl, which is the pride of Red February’s life, up off the bar, and told him if he didn’t unlock the door she would break the punch bowl over his, Red’s, head. The bowl was presented to Red when he was elected police justice. He unlocked the door himself. Then she walked out with it in her arms. If he had grappled with her the bowl would have gone smashing. When she got out she told Red to hand over the money she came for or she would bounce the bowl on the sidewalk. He handed it over.”

Brice laughed. He was a quietly dressed, middle-aged man, and very serious looking, except when he laughed. The laugh generally took about ten years from his age for about ten seconds.

“By the way,” said his companion, also a middle-aged man, with business clothes and a pleasant face, “how long am I to be forced to employ you?”

“As long as I want you to. You see, I am in great difficulty just now, and I

have just applied to Charker for a loan."

The man with the pleasant face and business clothes made a gesture of despair.

"All right, Brice. I shall have to stand it, I suppose." Then he laughed again. "How long, O Lord, how long?"

"I can't tell you. Well, good-by. I must follow the young lady to Charker's and see if I am sufficiently to be trusted to borrow one hundred dollars."

Whereat his friend chuckled again and waved him an adieu.

When Miss Sullivan opened the ground-glass door of many shadows and entered the dim little office she found no clients on the chairs of little-ease. This was not surprising, as it was yet early. Mrs. Froder of the peroxide puffs was engaged in powdering her face, and looked very much like a large yellow cat at its morning toilet.

"Good-morning, Mrs. Froder," said Miss Sullivan.

The powder puff fell to the floor. Mrs. Froder ceased to look like a large cat and now resembled a small mouse being kept

from its family circle by a flirtation with a kitten.

“Good-morning, Miss Sullivan,” said Mrs. Froder.

A fresh whiff of cold air entered with Miss Sullivan and routed for the moment the layers of heavy perfume which surrounded Mrs. Froder. Mrs. Froder generally smelled like a Persian garden which has suddenly become violent.

“What are the assignments to-day, Mrs. Froder?”

Mrs. Froder opened her mouth to speak, closed it again, and made a mental prayer.

“I did not collect from Allen yesterday,” continued the girl, stripping off her gloves and rolling them into a ball. What is the feminine reason for rolling gloves into a tight ball? “But I was at his house last night. He is coming in to-day to settle all—principal and interest. I told him you would soak him for protest fees and all that. But he is going to pay. What assignments are there for me?”

"Miss Sullivan," cried the lady, who now looked like a blonde mouse, "I don't know nothin' about it." She nervously pressed down the front of her tight and bulging corsets and hurried on desperately, "I can't understand it at all."

"Understand what? His paying and getting away from Charker? Neither do I."

"You'll understand, Miss Sullivan, that I am just a poor working lady that has to sit at this desk and take lip for the firm whether I like it or not. The cussin's out I have had at this very desk wouldn't have been believed was possible to a human tongue by me, and Froder could go some at that. If Froder hadn't took to drink, I would be settin' now on them pieces of furniture which was our Looie Catz set and a turnin' up my nose at everybody. But owin' to liquor, I have to set here and be cussed out in a way that would make my mother throw a fit in Heaven, if she could hear it, though I will say that the minnit she see Froder she said he had a drinkin' eye."

"What is the matter, Mrs. Froder?"

"Mr. Sleen ain't been here to-day, Miss Sullivan, and he ain't comin', Miss Sullivan, until I tell him over the telephone that you have went. There is men all over for you. Many's the time Froder has went into the closet when he thought it was the agent that was knockin'."

"What is the matter, Mrs. Froder?" said the perplexed Miss Sullivan. "Why isn't Mr. Sleen coming to-day until I go?"

"Please don't rough-house the joint, Miss Sullivan," said the victim of liquor, "but—he told me to tell you that you were fired." The widow hastily gathered her skirts about her and half rose, prepared to run. "He said to tell you he hadn't nothin' to do with it, that the orders was from Charker himself. He said to tell you that he wouldn't be in to-day. He has went on business to Baltimore, and don't blame me for what I have to do, all through havin' a husband that would take the bottle to bed with him, though he was told a thousand times that no married lady of ree-finement would stand for gettin' in bed

with a whisky bottle—" The widow gasped fearfully for breath.

Miss Sullivan's fine white teeth showed in a hearty laugh.

"Don't be alarmed, Mrs. Froder. I won't eat you. And tell Mr. Sleen that he has my full permission to come back to the job." A second gay laugh echoed in the dingy room. "There!" she threw a key on the table; "that is the key of my desk. I suppose the back office is locked?"

"Yes; Mr. Sleen has the key to it."

"No matter. I present him with the crochet needles to remember me by. Where is my money?"

Much relieved, the peroxide one gave her some bills.

"Well," with a vast sigh of relief, "I must say you act like a lady."

"I may act like one, but I am not one, and never was," the girl replied, as she counted the bills.

"That money is all right, Miss Sullivan. Mr. Sleen counted it over twice and then came back to count it again."

"So it is," stuffing it in her muff.
"Well, good-by."

"Good-by, Miss Sullivan. I wish you all luck, and if you should ever think of marryin' a man, be sure to see if he smells his whisky before takin' it off. Believe me, there ain't never no happiness with a man who tastes his liquor first with his nose."

"I will remember. Though, if I ever think of taking a husband, I give you leave to stick a knife in me. It may hurt more at first, but it is likely to be more peaceful afterwards." The twinkle died from the blue eyes. "Say," said Miss Sullivan thoughtfully, "you say that the order to fire me came direct from Charker?"

"Yes, Miss Sullivan," said the peroxide one, showing signs of returning panic.

"Um—I wonder why? He could not have known about my not collecting from Allen, because I did not come back to report to the office. It is funny that Charker should get a grouch on me so suddenly. You are sure it is not Sleen?"

"No, Miss Sullivan. Mr. Sleen was just

tellin' me, it was yesterday afternoon about half-past three—I remember that, because Timkins, that goes to work at four, had just been in to give me the fifteen dollars interest on that forty loan of his—and Mr. Sleen was just sayin' you were the best bawlerout in town, bein' honest and at the same time violent, and not graftin' on the side, when he was called to the telephone. He cum right back lookin' very pale, and said that Charker himself had ordered you fired at once. And he told me to fire you, and then he grabbed his hat an' ain't been back since."

"Charker himself. I have never seen him. Have you?"

"No, never—nor nobody else but Sleen. There is a lot of people in this town that would like to get a look at Charker. I guess he knows it, too."

"I would like to get a look at him," said Miss Sullivan.

"Why?"

"Because I would like to see the man that can profit by this business."

"That's what we do, don't we?"

"No, we live by it. And there is some difference in the word. You don't like to sit and do what you have to do, do you?"

"Miss Sullivan, I used to hate it. But I am the widder of a dead man that drunk up a whole set of Looie Catz furniture in one week. An' a woman who has seen her parlor set took by the furniture house fer only three installments missed, ain't got a lot of feelin's left to harry."

"Well, I am sick of the job, and the life. I have saved some money. Now I shall look around for a job that I can hold and still dare look a mirror in the face."

"Miss Sullivan," exclaimed the widow, "you act so strange to-day. Froder used to be that way of a mornin'. The good resolutions that I have heard of a mornin' would turn your blood cold, Miss Sullivan. One of 'em was suicide regular as come nine o'clock. But I am surprised at you. I never heard you talk that way."

"I am surprised at myself. But I got a good look at myself yesterday."

Mrs. Froder became dazed. "How?" she asked.

"By looking at an old woman."

Mrs. Froder became more dazed.

"I went to see her last night—the poor, brave old thing. I didn't mean to, but I went. I went because I could not keep away. The poor, lonely old thing—she made me feel—" A gesture with the shoulders completed the sentence.

"Did she bawl you out?" asked Mrs. Froder.

"No—she treated me—like a mother. I saw her two years ago when I went to look up young Allen. She is his mother. I remembered her afterwards for a long time. Yesterday she was in the bank when I went to bawl him out, and when I saw her standing by her son, I just couldn't do it. I walked out of the place. But everywhere I went I saw faces—the faces of the mothers of the men who come here—the old women. The wives I don't care a darn about. They took a chance when they married. But the old women, the moth-

ers, who have it bred in 'em and never can get away from loving the men we are driving to ruin and prison—they kept looking at me. So last night I went to her house to say"—a sweep of the muff—"I don't know what I was going to say. God knows when Charker gets a man there is mighty little use saying anything. But I—just didn't want her to think I was rotten all through. And she treated me as if she knew I wasn't. That was before her son came home and told her that he was free of us, that somebody was going to give him the money to be. Then he rushed right off to tell it to some girl, and I stayed a while.

"It was like long ago, when I was a girl, sitting there in the lamplight with her. You see, she was so grateful because I hadn't bawled him out, and so glad that she knew at last what had been the matter with her boy—and so we talked and talked, she telling me about him—not that I cared a darn about him—but I just liked to sit there and look at her and remember things long ago, sitting like that with my own

mother by a lamp. You see, I just live alone in that boarding house of mine and—well—right there I made up my mind to get some other job if I had to wring somebody's neck."

Neither woman heard the door open behind them, so absorbed were they in the introspect and retrospect to which this unusual occasion had given rise and for which a temporary lull in the day's business had afforded opportunity. In the regular course of that business these two women had been called upon to bear the hatred and abuse intended for the hidden Mr. Charker. Their lives were one hard, often dangerous, round of abuse, threat, and pleading to which they had no power to respond, recitals of suffering which they had no power to alleviate. All the finer feelings had to be thrown away that they might make their bread. They could, by doing the behest of Charker, live with some decency, have some of the things for which the feminine heart is hungry. To blame them for their choice is easy, to suggest

what else they might do and still have the power to live like a higher animal, is not so easy. To Charker went the profit, to these women the danger and abuse. Remember, when you think of all the thousands of women behind which Charker and his brothers hide, that there are easier ways of getting a livelihood than the one which they have chosen.

"I hope, Miss Sullivan, that you can get another job. This life ain't one long, sweet dream for any woman," said Mrs. Froder. And real feeling behind the words was in her voice and in the eyes no longer cold under the rolling peroxide pompadour.

"Well, good-by." The girl shook the woman's hand.

"Good-by, my dear. Don't you never be tempted to marry a drinkin' man to reform him unless you are certain that the first souse will kill him, and remember, when a man tells you he is a good Indian, that the only good Indian is a dead one."

"I'll never marry. I had a father," said

Miss Sullivan, and her shadow flitted for the last time over the glass of Charker's door.

Mrs. Froder sighed, took out a pocket handkerchief of sixty-cologne power and wiped away a tear. "When you once could be sure that she would not break your head, that girl certainly did get into your heart," thought Mrs. Froder.

"Excuse me," said the man who had entered unobserved and had been waiting during the departure of Miss Sullivan. He advanced to the desk. Mrs. Froder resumed the look of a large yellow cat on a full diet of mice, and regarded him with her coldest glare.

"Charker won't make you no loan," said Mrs. Froder sharply.

"But why not? My position is steady."

"Well—we ain't sure that you are what you seem, Mr. Brice. And we ain't goin' to make you no loan. Good-by. I'm busy."

The widow of the convivial Mr. Froder turned her attention to other business.

The rejected applicant returned to the street.

The sunlight was very bright and the cold severe. Mr. Brice buttoned his overcoat about him and shivered. "I suppose I might just as well put on my fur coat again, now that I did not get that loan. Also, there is now no objection to my having my shoes shined."

He descended the steps of a little boot-black parlor, where swarthy Italians were bending at the foot of thrones on which, in various attitudes of strict attention to one subject, sat a number of men. The subject was the tall girl whom he had last seen in Charker's office. Supremely indifferent to the winks of an old gentleman with a white carnation in his buttonhole, and the grins of two young clerks whose thin white necks rose from their wide-padded shoulders like wan lilies in pots too large for them, Miss Sullivan was reading the want advertisements in a paper and having her neat brown walking shoes polished. Presently, as he watched, Brice

saw one of the clerks lean from his chair and, while his companion grinned devilishly, whisper to the girl. Without raising her eyes from the want column, the girl gave him a back-handed slap in the face which re-echoed through the shop, then leisurely she turned a page. Every grin vanished. The old gentleman stopped in the middle of a wink and got a paper. Quiet descended on the place. Miss Sullivan continued to read.

Presently she jumped from the throne, looked at her boots, paid for the polish, and ran up the steps to the street.

Brice followed her. His face betrayed the utmost perplexity. "I need that girl. She is just what I want. But how in the devil dare a man who doesn't know her speak to a girl like that?"

No solution came to aid him. But he continued to follow her.

VII

THE morning was fine and bright. There was money in a certain bank. There was a little red bank-book locked away in her trunk at home. There was no pressing need to look for work. Miss Sullivan decided to take a walk for pleasure. She felt a sweeping sense of freedom bearing her onward. Usually when she walked the streets of that town she did it with the feeling that she must bear herself so that those streets could see that at the least sign of "Freshness" she would cheerfully bawl them out. But to-day she was thinking of other things, how sweet the little old lady had been, of how much Miss Sullivan detested men, particularly the little old lady's son, principally for being the son of the little old lady. The neatly polished brown boots flashed rhythmically beneath the brown skirt which had room enough in it for the free play of the strong, lithe limbs.

What did that man mean by getting into the clutch of Charkers and bringing all that trouble on his little mother? Who was that girl who had been in the reception room at the bank? Who was the girl he had run off last night to tell that he was free of Charkers? That girl in the bank was very pretty. She looked just like a girl should look—feminine.

Miss Sullivan began to watch the girls who passed her. It was getting near the school hour and there were groups of them, little girls with the absurd little solemn airs with which little girls go towards school, young misses with laughter on fresh lips and the first touch of coming womanhood giving a new sparkle to clear eyes, eyes kept clear and fresh and sweet behind the guarding bars of safe homes—from first to last they all were so feminine. Miss Sullivan's eyes which for all their limpid clearness had seen so much of a man's world grew somber. She looked down, and the flash of the newly polished but masculine boots brought a

frown to her face. Mechanically she turned her back on the floods of girlhood flowing through the bright sunshine towards the big brick school.

To her disgust even the window was feminine.

Against a background of delicate green, tall white wands lifted dainty hats all flushed with spring colors. An armful of the most feminine looking apple blossoms Miss Sullivan had ever seen lay on the green rug covering the floor of the window. And every tint and tone in that window whispered and cooed that it was getting on towards Springtime, mating time, and that the female of the species had better take thought of her plumage before the male's eyes were opened to greater clarity by the touch of the Spring.

"Women are such blamed idiots," said Miss Sullivan to herself.

The shimmer of the glass gave back the precise outline of the small hat touched with fur. It was a very becoming hat, very becoming, but there was no yielding

about that hat—it said, it looked, it meant, winter and business.

“Women are such fools,” said Miss Sullivan, looking hard at a certain delicate piece of headgear which she particularly disliked for its feminine suggestion. It was of low coral pink tones with a dash of high red that would just match red lights in bronze hair. “Idiots who put things like that on to please men—men! Oh, when will the idiots ever realize that it is only by not pleasing men that we can be free. The whole slavery of women is just pictured in that hat. We are men’s equals and a darn sight more and yet we go about putting things like that on our silly heads so that a man will run after us and chain us up. . . . It’s it’s disgusting. . . . That girl who had been in the bank would be coming out in something like that pretty soon. . . . No, she wouldn’t. She hadn’t the coloring. She would wear something frilly and mousy on her empty head, an empty head with no thought in it but to get a man.

. . . Well, let her get a man—just let her get one and she would find out. . . . That coral was a new color.” Miss Sullivan had seen what men were. . . . She had seen what a woman suffered who married a man. . . . Silly fools, women. Why didn’t they leave the men who ground the last bit of life out of them, borrowing money and not telling them about it. . . . Then the female idiots most likely would pretend that it was all right and fight tooth and nail for the men who were killing them. . . . That pink was scarcely pink at all. . . . Funny thing about women who married men, they seemed to become just part of them. . . . Why didn’t they ever see that they could do much better alone? No, the idiots would rather lose health and happiness and freedom and everything that makes life worth while, rather than be free and alone. And hats like that had a great deal to do with the business, let me tell you. Miss Sullivan was sure that if she had had the making of the world she

would never have let a milliner get into it . . . or a man. . . .

She looked at the brown hat. She looked at the pinky-coral one—she entered the shop.

“I want to try on that Gaby de Lys hat in the window,” she said with icy firmness to the suave black-gowned saleswoman who sold the chains that riveted the sexes together. From shoetip to top of pompadour the saleswoman quivered with psychic knowledge that the Gaby de Lys hat would be the crown of Miss Sullivan’s life. As if reaching for a marriage certificate she parted the green curtains and reached for the hat.

Miss Sullivan had never hated a woman as she hated her. Besides she would fix her. She would just put on the detestable thing, look in the mirror, raise her brows, take off the hat and without a word leave the shop. That grinning thing would discover that there was one woman in the world who had enough firmness of mind to show her opinion of such claptrap.

Besides she must not spend an extra cent. Her calling was closed to her, or rather she would not go back to it. Who knew how long it would be before she got another place. Perhaps it would be better just to look scornfully at the horrid pink thing and walk away.

"Here is the hat, Madam," said the saleswoman. "Here is the mirror. That coral was just made for your complexion!!! Oh, what a thing it is to have a complexion!!!! Ah! how many of my customers would give their lives for that red light in your hair!!!! I have the richest old thing who goes to Paris to try to get it. See the placing of this feather. And *see* this is the back effect. Let me help you with that hatpin, it has caught in your veil."

Three-quarters of an hour later, Miss Sullivan emerged from the shop. There was a set look about her mouth, a relentless defiance in her eyes that made the gentleman who had waited for her quail as he raised his hat.

"Miss Sullivan," he said.

Miss Sullivan was at a fearful disadvantage. One hand held a hat box, the other her muff. But Miss Sullivan's eyes smote him.

"I simply want to tell you," he bungled in miserable haste as he saw her striving to get both muff and hat box into one hand, her left. "That—that I want to make you a proposal—Oh, good Lord, wait woman—of honorable employment—I have seen you in Charkers—I am going to fight Charkers. I want your help."

"No more loan sharks for mine," said Miss Sullivan.

"I am not a loan shark. I mean to start in this city an agency to loan money on salaries at reasonable rates and in connection with it a legal aid to assist the victims of the sharks. I want your help."

Miss Sullivan shifted her muff back to her right hand.

"Come on into the park and we will talk," said Miss Sullivan.

VIII

“**I** THINK it is perfectly ridiculous, your not having a dress suit. Why, you can't go anywhere. There is Flora Parsons' dance on the twenty-fifth. And the night the opera comes all the boys are going to dress. I am not unreasonable, Dick, but you are placing me in a very false position before everybody. I am known as an engaged girl, and, of course, that prevents me from receiving attention from other men. Yet I simply have to take somebody else when it comes to dances and musicales. This place is a city now, and we are expected to dress and act like city people do. There was the assembly that you should have taken me to, and I had to go with Roy Peters. Several people thought, when they did not see you there, that you had been dropped from the list. I can't tell you how it humiliated me.” And

Edith Downs drew away from the arm that he tried to put around her.

"But, my dear, when we are married you can't go to all these things—not as much as you do now, I mean," he added hurriedly, at the sight of her frown.

"Why not? I see no reason why people, when they are married, should shun human society and act like bears growling in a cave."

"But we won't growl in a cave," he grinned. "We will—"

Again she drew away. "Dick, do behave. I know that you always try to talk me round to your way, but I won't be talked around this time. You are making me ridiculous. Why don't you buy some evening clothes on credit?"

"I won't do that," he said, almost angrily. "I won't go into debt if I never have another suit."

"Is that all you care for me?" Her lips began to tremble. "I should think you would want to go around with me."

"I do, dear." This time he did get her

hands and held them in spite of her efforts to draw them away. "You know how I love to go with you. You know how fond I am of dancing, too. Why, it was at a dance that we—"

"Don't talk of that. I won't be brought around that way when I am angry, justly angry. Now, will you, or won't you, take me to the opera?"

"Won't you let me take you in the black suit? It looks all right at night, Edith. And nobody will see me, because they will all be taken up looking at you."

"No—the black suit is old style. The well-dressed men don't wear such padded shoulders now. Besides, if you don't go in evening clothes, you can't go at all. Dick, dear—" She suddenly drew near to him. Her pretty mouth, which looked like a pink flower, and her eyes, that were so like the color of flowers, too, were near to his eyes. She was young, and the product of a little town, but in her delicate, sensuous appeal and seduction she was a woman, and with ten thousand years of woman-

hood behind her telling her how to impose her will on him. The young, smooth arms were about his neck, every bit of her, while yielding, was commanding him to yield. "Dick, Dick, you don't want to make me unhappy, do you? You don't, Dick, do you?"

No, he did not want to make her unhappy, and yet—well, Charker had had him fast, and though Charker held him no longer, he never again would be the easy, good-natured boy whose shadow had flitted across that door of shadows. He held her to him, but the eyes that looked down at her were grave. And, though his mouth smiled, it was, nevertheless, a mouth that for a long time had not been used to smiling.

"Listen to me, dear. I am going to talk to you now as I have never talked before. You love me, don't you, Edith?"

Through her thin dress she could feel the warm, hard muscles of his arms. The firm flesh of his breast moved against her nestling cheek. She looked up at him with

sudden fire in her eyes. "Yes," she whispered, her body yielding to his touch, "yes," and waited with dropped lids for his kiss.

He did not kiss her, but smoothed the blond hair gently. There was tenderness in his touch, but he soothed her as he would have done a pretty, fretful child. The passion that had looked from her dark eyes was not mirrored in his gray ones. A man in love is a boy. A girl in love is a woman. It was a man who held Edith Downs in his arms. A year ago a boy had held her. Yet this man was absolutely convinced that no change had taken place in his feeling for her. He was sure he loved her, only now he could see in her character things which the boy could never have seen. And this fact alone would have told a keen observer much.

"You see, dear, that I need to save for you more than I need the evening clothes. Can't you see that, Edith? You know that the only chance I have of marrying you is in saving for you. When my salary is

raised, we can marry. Until that time comes I owe it absolutely to you to keep out of debt. It is hard for you, dear—but there are many things we could do that are within our means and that don't call for evening clothes."

She drew away from him, or tried to, but he would not let her.

"With the little money that mother has from her annuity—it is very little, but it takes care of her, almost—and with a little money in the bank, we could risk getting married. But even then we have got to be very careful. Can't you see how it is, dear?"

"No." She drew away now and angrily smoothed up her disordered hair. "There is no excuse for your not going around with me. Why don't you quit the old bank and make money as Roy Peters has done?"

"I would in a minute if I could, but mother needs some help. The first chance, I will."

"Meanwhile, am I supposed to go every-

where with Roy Peters? He is the only friend I have who is kind enough to ask me."

"No. But you can go with me. Why don't we begin now what we will have to do later? Go up in the cheap seats at the theater. As a matter of fact, we used to have a rattling good time in them."

"When we were children, yes. But if I can't go to the theater and sit where I am not ashamed to be seen, I won't go at all. I should think you would have more respect for the girl you are going to marry than to want her to look as though she had a man who could not afford, or was too mean, to entertain her properly. No, if I can't go about with you in a decent style, I will sit at home."

"You are perfectly unreasonable." He pitched a soft cushion from him and got up.

"I may be. But it is only because I have some pride in what people may think of you."

"Edith what difference does it make

what people think of us? I see men every day who are caring what people think of them, spending their salaries in an attempt to make people think that they get twice as much as they do—going out one night in the week like a prince and living the rest like a pauper. Whereas, if they looked their salaries fairly in the face and lived on them, they could go with the girls five times as much as they do and have ten times as much fun. Would a girl rather have a man spend half his salary on her for one night, or would she rather have him spend what he could afford on her every night? Since this town has begun to imitate New York no man feels that a woman is willing to share his salary if he marries her, he thinks she wants to hog it. Before we got all these frills a fellow could get married on twenty dollars a week and trust to luck. Now he don't dare ask a girl to go to the theater if he don't hand over five dollars for a cab."

"Do you want your wife to be a servant?"

"No, I want her to be a partner. Come on, dear," he came and bent over her pouting prettiness, "there is a fine show on at the Broad. Let's go down and see it."

"Where are you going to sit?"

"In the balcony."

"I won't go. Suppose some one should see us?"

"Well, if we see the play, what do we care?"

"Don't talk nonsense. If I can't go decently, I will not go at all!"

"They will simply think that we are sitting where we have the price. Look here, Edith, there is many a man in an orchestra chair that would sit a great deal easier in the balcony."

She picked up a magazine and began to read. He looked at her for some time. The light on her made a fine halo of the edges of her golden hair. She looked like some fragile Saint Catherine out of an old missal.

"Edith."

She turned a page.

"Edith."

She turned two pages to see the end of the story.

"All right," he said sullenly, "we will go in the orchestra."

"That's a sensible boy," said the pretty Miss Downs.

His face, however, did not lose its gravity under her caresses. But Miss Downs, having carried her point and shown her power, was oblivious.

"I'm going to run upstairs and get my hat," she cried. "Your mother won't mind my going out, will she? I meant to stay all evening."

"No, she won't mind. Miss Sullivan generally runs in to sit with her."

"Who is Miss Sullivan?"

"A friend of mother's. She is very fond of mother."

"How old is she?"

"Oh, I don't know."

"Is she older than I am?"

"Yes."

"How much older?"

"I don't know. I never thought of her age."

As she turned to leave the room, Mrs. Allen and Miss Sullivan passed down the hall on the way to the kitchen, where Mrs. Allen was washing the tea things after the entertainment of her son's fiancée. So absorbed were they in conversation that they did not notice the girl standing in the curtained doorway. Edith Downs turned back and sat down on the sofa.

"Why don't you get on your hat?" Allen asked.

"Dick," said the girl, "what is that woman doing here? She is the vulgar thing who made that scene with the president."

"Don't call her that," he said angrily. "I can't explain, but she put us all under a great obligation. She came here to offer to help mother, and she and mother became friends."

"You mean by obligation that loan that you made to help out Ben?"

"I mean by not losing me my place in the bank."

"I don't care about that. I think it is simply awful that your mother should be friends with a woman of that kind."

"She is a perfectly good girl as far as moral character goes."

Miss Downs laughed.

He colored with fury. "She saved my place. You should thank her for that."

Miss Downs smiled.

"Edith," he began to pace in anger, "you have no right to sit there and act like that. I owe this girl, Miss Sullivan, my place. She comes in here to be with mother because mother is lonely. I should think you would have a little more kindness than—than—"

Miss Downs burst into tears.

"Aw, now," he was kneeling beside her in masculine terror at tears, "what is the matter? What have I said? Edith—Edith! what have I done? A-w—!"

"You know that I would come and sit

w-w-with your m-mother if she had said she wanted anybody to sit with her. You have no right to say that I am a selfish thing not to do it."

"Oh, good heavens!" he cried in abject, terrified, puzzled alarm. "What are you saying, Edith? Mother never expects such a thing from you. And I don't, either."

Here Miss Downs wailed pitifully and murmured something to the effect that it was brutal of him to say such things.

"But, look here!—good Peter!—did I say anything?"

Miss Downs raised a tearful face. "Does she like you?"

"What on earth are you crying for?"

"I know now why you don't want to go to parties. Oh, the bold-faced thing!" sobbed the lady.

"Why—good Lord!—I tell you she comes to see mother. She just hates me. And I don't like her. Edith, dear, stop it—they are coming."

Miss Downs sprang to her feet. He

tried to catch her in his arms, but she pushed him violently away and ran upstairs.

“Now, what in the devil’s name is the matter with her?” said Richard Allen.

IX

“**I** WISH that you would go into the parlor. I want to sweep up these crumbs.” Miss Sullivan stood in the door leading from the kitchen into the dining-room with a whisk broom in one hand, a dustpan in the other, and in both eyes an expression which said that with little encouragement, or none at all, she would gladly sweep Mr. Richard Allen away with the crumbs.

The person addressed, not being in the best of humors with her sex at that moment, frowned at her with his eyes, then strode toward the parlor and departed from Miss Sullivan.

Miss Sullivan got under the table, accompanied by the dustpan. The sound of a rug swept briskly emanated from under the table.

“I say! I want to smoke. I can’t do

it in there." Thus spoke Mr. Allen, returning in gloom from the parlor.

"Smoke!" Thus replied Miss Sullivan from under the table.

An interval of silence, broken by the broom and punctuated by trips of Mr. Allen into the hall to listen for sobs.

"I say!"

"Well?" from under the table.

"You ought not to be doing these things, you know."

"What things?"

Whisk! whisk!

"That, for instance. It is too much to expect."

"I suppose you would rather have your mother do it?"

"Damn!" from Mr. Richard Allen. He began to stride the room, his cigarette smoke streaming as if the fires of his anger were escaping from his mouth.

"Whisk! whisk!" from the broom. Then, "If you think I am doing this for you, you are mistaken, that's all," said the table.

"I did not suppose you were doing it for me."

"Then you supposed just right."
Whisk! whisk!

"Miss Sullivan!" Mr. Richard Allen waited.

"Whisk! whisk!" said the broom.

"Miss Sullivan," squatting down on his heels to see if she heard him, "I know you hate me."

"I don't hate you. I don't think anything about you."

"I apologize to you for seeming rude. I hope you don't mind me."

"I would not mind you if you were my own father."

"I don't mean mind me—I mean—Why do you twist a man's words?"

"I don't twist your words. I don't even remember what you said. I just told you that I would not mind you. And I won't. Do you want me to?"

He sprang up and paced the room again impatiently.

More sounds from the broom.

"Miss Sullivan," squatting down once more.

"Mr. Allen."

"I wish to apologize. I was rude."

"I did not notice it."

"I offer you my apology," getting angry; "you can take it or leave it."

"Well, lay it on the table. I have both hands busy now."

"I want you to know," getting more angry, "that I appreciate all you do for mother. It is very unselfish of you."

"You make me tired."

Here Mr. Allen on his haunches and Miss Sullivan on her knees glared at each other.

"I know I do," now very angry, "but that won't prevent me telling you that I appreciate what you do for her. Look here!" violence now, "don't you suppose I love my mother?"

"Well, I didn't think you hated her."

"Don't you suppose I know she is lonely? Don't you suppose I know how hard she has to work? Do you think I like to see her sweeping and washing dishes

and making beds? Do you think I like to see her doing the housework?"

"Well, then, why don't you help her with some of it?"

"I—?" He opened his mouth wide, then turned a violent beet color, then cried with rage, "I will. You give me that broom."

"I won't."

"All right. I will get one for myself."

In a whirl of passion he rushed into the kitchen. Protestations, asseverations broke forth there. In another moment he had returned, clutching a broom and followed by the dazed little old lady.

"Go away, mother." He tore the rug with the bristles. Dust flew under powerful sweeps.

"My boy, what are you doing? Oh, me! what has happened? What is it?" The little old lady wrung her hands, completely overcome by the horror of a man doing housework.

Miss Sullivan, having scrambled from under the table, now shivered with anxiety

for the furniture, and in her face was pictured vividly the feminine distaste and fear at the sight of a man treading heavily upon a woman's rights.

When the violent conflict of rug and broom threatened the demolition of a slender serving table and its china burden, both women could bear the agony no longer. It was Miss Sullivan who tore the broom away, it was the mother who hurried with it into the kitchen.

"Now you see!" He was scarlet with exertion and passion. The sweat dewed his forehead. "You won't even let a man help you if he wants to. Talk about logic! A woman hasn't got it."

"Talk about sense, a man don't know what it is!"

"You expect a man to be a mind reader and know what he is to do without your telling him, and as soon as he starts to do it you all rush and stop him. But I'll tell you one thing," giving her a furious glare, "I am going to be grateful to you whether you like it or not."

"My goodness! what an awful temper you have."

"I have nothing of the kind. I have a little decent feeling, and when I try to tell you— Oh, I must get out of this and swear." He dashed into the parlor. A loud "damn" bounded out before the door banged.

Miss Sullivan began to wipe off the table.

"I suppose you think I have no right to get married with mother dependent on me?" This from Mr. Allen re-entering with violence.

Miss Sullivan blazed from head to foot.

"How dare you!" banging on the table with the cloth, "how dare you think I think such a thing? How dare you think I think one thought about you and your marriage! How dare you think I think anything at all about anything whatever!"

"Oh, me! is anything the matter?" said the little old lady, appearing suddenly, exactly as if she were a little old lady in a clock coming out to show that there were to be storms.

"No, indeed," said Miss Sullivan, darting fire at Mr. Allen.

"No, indeed," said Mr. Allen, smoldering at Miss Sullivan.

"I thought you were quarreling," and the little old lady disappeared exactly like the one in the clock would have done had she come out with her umbrella and found the sun shining.

"I wish to say," said the smoldering Mr. Allen, "and in justice to myself I *will* say it, that—"

"I wish to say that I won't hear a word."

"And I wish to say— Say, look here."

"Thank you," head bent, polishing the table, "but I don't see anything to look at."

"In justice to myself, Miss Sullivan—"

"Can't you talk about anything but yourself?"

Mr. Allen had to take a few moments to get his breathing below the danger point, then:

"I suppose you think I am selfish?"

"I am not supposed to think—and I don't think—I am a woman. And let me tell you that women are logical. *The idea—*" She pressed her lips shut and rubbed the table as if to rub its face off.

"You do think. You can't help it."

"I can—about you."

"I simply want to say this, that I have no more intention of deserting my mother when I am married than— Hang it! She is going to live with us."

"Then—" the cloth stopped, Miss Sullivan raised stricken eyes, "you are not going away and live somewhere else?"

"No. I will live right here."

At those awful words Miss Sullivan, ex-bawlerout for Charker, the girl who had braved Red February, dropped the cloth, covered her face with her hands and burst into tears. "I thought you were going away," she sobbed.

"Miss Sullivan—Miss Sullivan!" Frantic and stricken, Mr. Richard Allen cried the name as if he called on her to save his life. "What have I said, Miss Sullivan?—

Oh, what in hell has got into the women to-night? Miss Sullivan, what *have* I said?"

"I—I thought you were going to move away," sobbed the lady, "and now—now your wife will never let me come to see your mother—and—and—your—your—she's the only friend I have—oh!—oh!—"

"Awh, now!" Mr. Richard Allen ran around the table and did the fool thing that men all do when a woman is sobbing behind her hands—tore those hands from her disfigured face. My fellow-men and lovers, always remember that when a lady hides her face she does not do it because she thinks it too beautiful to be seen of men. Mr. Richard Allen tore those hands away. He was once more a pleading, panicky youngster, abhorrent of tears.

"Awh, don't cry, Miss Sullivan. Why, you shall see mother all you want to. Why—why, the very idea that Edith and I should be such beasts. My wife will just love you because you are so good to mother. She'll just love you. And we will all be a happy family, just like we are now."

Miss Sullivan jerked away from him. "I always did—hate—a woman—that sniveled," said Miss Sullivan, drying her eyes with the polishing cloth.

"I had no idea that you cared so for mother," said Dick Allen.

"*Care for her!*" The girl spoke softly, and, turning her face from him, leaned against the table. Her wet eyes, looking at a figure in the carpet, were tired and wistful. "It was too good to last." Her voice became controlled. "Too good to last. It was almost—almost like old times, long ago—when I was a girl—a little girl."

She turned to him, anxiously, watching her from under drawn brows. "You see," her voice was gentle, and gentleness and sweetness suddenly seemed to envelop her under his pitying eyes, "I have been lonely—so lonely for years. The women I could have known, well, I did not want to know—and those I wanted to know I could not know. And I never did have any use for men—the kind of men that had any use for me, I mean. I guess that every woman,

no matter how much she hates men, has got somewhere in her mind a hope that one will come along, some day, and keep her from being lonely. I know that man will never turn up for me. I am too hard and rough for that. It is the soft, pretty girls that men go after. The kind of a man that would go after me would be the kind that a woman wants to slap over the mouth the minute he looks at her." She smiled gayly with lips that wanted to tremble. "And I have slapped a few faces in my time. So you see it's been a hall-room life for me. And since I have known the little lady in there—well—it has been like long ago—like home."

"Look here," Mr. Allen was very serious, "why do you say that the right man will never turn up for you?"

"Because," Miss Sullivan was very serious, "I am such a fool that I would not know him if he did. Probably the minute he came I would get into a fight with him and chase him away."

"Um—you are a funny girl. But," he

grinned the old grin that Charker had wiped from his face, "I am going to be your friend whether you let me or not. In fact," twinkling and tapping the table, "I am going to be a brother to you. I have watched you with the little lady, and seen how much brighter and happier she has been since you came, and I wanted to say how much I appreciated it long ago—but, you see, I have been afraid of you. I never thought you liked me. And, to tell the truth," he spoke in a puzzled tone, "it is funny, but I never thought I liked you. But I do."

"You know, I thought I hated you," said the lady, "but I don't." This in slow astonishment. "Say, it is very queer how people can go along just boiling to fight each other, and then find out that what they really want is to shake hands."

"Let's do it." He grinned and held out his hand.

They shook.

"What is your first name?" said the boy.

"I won't tell you."

"Then I shall ask mother."

"She promised me not to tell anybody."

"What is the matter with it?"

"It is a fool name—for me."

"All right, I won't ask. But I should like to call you by it, or something. 'Miss Sullivan.' I don't like that."

"No. Sounds like a prize fighter, don't it? I must have some Irish in me. But the other is worse. If we are to be friends, never, never ask me what it is. After all," she looked at him carefully, "you must be a nice boy."

"Why?" with a grin.

"Because if Heaven saw fit to make your mother, when it came to making you, Heaven could not help just putting in a little bit of her to show that it knew a good thing when it had done it. . . . All right, we're friends." She laughed and picked up the polishing cloth. Like the lady in Horace's ode, she was "a sweet laughter." "By the by, boy, the gentleman that I work for, Mr. Brice, wants to talk with you."

“Brice? Who is he?”

“He is a man who has got as fine a heart as he has a bank account, and that is saying a lot for a millionaire. He is the man who is trying to get the legislature to pass that bill against the loan sharks. He is the man who started the company I work for now to lend money to the poor at the legal rate of interest. He is the man who is trying to find out who Charker is, to put him in jail. And I am helping him. He told me to ask you if you would see him? I told him to come around to-night and make you see him.”

“What does he want with me?”

“Your experience with Charker.”

“No, no, I can't. I hate to remember it.”

“He don't want to use your name, or get you into trouble. He wants to publish a string of cases that Charker has had. All that he would say about you would be to head it ‘Case of a Bank Clerk.’ ”

“I don't want even to think of it.” He gave a shudder.

“But, boy,” she leaned on her arms on the table and reasoned earnestly, “if by having your case published you could help pass that bill?”

“I don’t see how it would help the bill.”

“Why, it would show the people what Charker and his gang are about. If you can make people stop and think of that by giving Mr. Brice the story, have you got any right to keep it back?”

“But—”

“Have you, boy?”

“I know—still—”

“You know that it is only by talking that people get to acting. If you were to hear of five hundred miners entombed and starving out in Colorado, you would feel sorry, but you would eat your dinner just the same. But if you saw a pile of dirt in that street and heard that under it a man was gasping and struggling out his life, your coat would come off and you would work until you were dead to save him, because the thing would be under your eyes. That is what Mr. Brice wants to do—put

the people that are struggling and gasping in Charker's clutch right under everybody's eyes. You will help, won't you, boy?"

"Certainly I will, and gladly. When will he be here?"

"To-night. You will be in, won't you?"

"Yes. But, see here, how do you know that you would not know the man that you were going to fall in love with? You would know, right off."

"Is that the way it is?"

"Certainly. When people have fallen in love they know it, right away."

"How?"

"Well, by thinking of each other all the time, and not being able to get each other out of their minds for a minute. Now, when I fell in love with Edith—" As if the name had been a bullet which hit him, he started violently, jerked out his watch, looked at it, then ran for the stairs. "Edith, dear," he called, "we will be late if you don't hurry." He returned on the

run to the sideboard and took from a drawer a pair of opera glasses.

Miss Sullivan, carrying a broom and dustpan, rushed for the kitchen.

“Where are you going?” cried Mr. Richard Allen, intercepting her. “I want you to meet Miss Downs.”

“Don’t stop me,” trying to elude him and escape, “I have to help your mother.”

“I have finished everything in the kitchen,” said the little old lady, entering with a work basket.

“You must meet Miss Downs— She will be glad to—I want you to meet Miss Downs,” he mumbled suddenly, one ear cocked for the sound of feet which would tell him that a storm was rolling down the stairs. “You won’t mind if she—er— seems a little cold—she is not well—er— had a headache.”

“I won’t mind,” said Miss Sullivan, coloring, but straightening up.

“Here she comes,” said Mr. Allen, looking as if he would run if he dared.

Miss Sullivan put down broom and dust-pan, took off her apron, and felt of her placket. Mr. Allen, rigid with anxiety, gazed toward the stairs down which came the sound of French heels. He did not know why he should feel as if his fiancée were coming with a knife ready to plunge into every bosom about her, but he did feel that way.

The heels drew nearer.

Mr. Allen paled. Miss Sullivan flushed, ceased to touch her hair, and suddenly picked up the apron and tied it on again. Since Miss Sullivan intended to wear that apron that evening, it was foolish not to wear it. It was absolutely ridiculous to care for a moment how she appeared before this girl—absolutely foolish. What did she care what the girl thought of her?

The heels drew nearer.

Mr. Allen felt a cold finger run up his spine. It would hurt his mother if Edith were rude to the girl. Mr. Allen would be angry, justly angry, if his mother were hurt.

On the stairs a pair of little feet in patent leather pumps with Louis heels descended into view. Then came by degrees a soft cream-colored theater cloak flashed with silver embroidery, and then a golden vision that might have been Saint Catherine in a huge picture hat with sweeping cream-colored plumes. From under the drooping plumes Saint Catherine smiled a sweet and celestial smile upon everybody.

“Have I kept you waiting, Diek, dear?” said a gentle voice.

Like the monk of old, Dick was struck dumb on beholding the lady who had gone up in fire descend in sunshine. Like the gentle dew from Heaven, Miss Downs softly descended upon the just and the unjust. Earthly dew, being of the earth, rises. Heavenly dew descends. Miss Downs descended.

Casting a shower of smiles upon everyone, Saint Catherine entered the dining-room. Murmuring love and tenderness, she folded the astonished little old lady to her heart. Murmurs of soft reproach to

Dick for dragging Saint Catherine away from his mother when the Saint had come to spend the evening with her, were heard; promises of many evenings in the lady's bosom were heard; love, affection, adoration, and idolatry for the old lady were heard. Then Saint Catherine turned to the earth-born Miss Sullivan.

Saint Catherine was charmed to meet Miss Sullivan, she had heard nothing but praise of Miss Sullivan, there had never been anybody that she had ever met, there was never anybody that she expected to meet, there was never anybody that she could meet, that would so delight her to meet, or would have so delighted her to have met, as Miss Sullivan!

Saint Catherine then floated to her earth-born suitor's side, took his arm as if it was the last and dearest of her earthly possessions, and wafted him away to see "The Rogers Brothers in Africa."

Miss Sullivan stood dazed, motionless. Perhaps Miss Sullivan was listening for the strains of the heavenly orchestra which

surely must have accompanied the wafting.

"What a pretty thing she is," said the mother, sitting down beside the lamp now placed on the dining-room table.

"She is beautiful—and a lady," said the girl. Her face was very thoughtful, the blue eyes wistful as when she had spoken of the home she had lost long ago.

The mother looked up at her, this girl so strong and yet to her so gentle, this girl who had come of nights that an old woman should not be lonely. In that young face, softened by the lamplight, there was none of the hidden intolerance of youth for age, its power to take all and inability to remember that it should give anything. The lonely young girl and the lonely old lady looked at each other in the placid lamplight. Then the mother drew the girl to her, the old wrinkled hands clasping the strong young ones tenderly.

"My dear, you are as good to me as my own daughter, and as dear." The girl sank to her knees and the glory of her hair lay on the old woman's lap. "What is it,

dear?" The wrinkled hands smoothed the rich, live hair, afire with the light of youth.

"Nothing," said the girl, very low, "but you are so good to let me love you. I never thought I would find anybody who would let me love her."

She felt the touch of lips on her hair.

X

“**I**S that the bell?” said Mrs. Allen. As she had heard that bell for only thirty years, the question was a natural one.

“I will see who it is.” Miss Sullivan got to her feet and ran from the room.

The little old lady heard murmurs in the hall, but, as no caller appeared, she concluded that it was some tradesman. Bit by bit, the girl had come to take the little worries and duties of the household off her old friend's shoulders in as far as her own busy life permitted. Presuming that she would presently be told that some late chops for the next day's breakfast had been put in the icebox, or that the bread would be found in the pantry, the little old lady sewed on, singing to herself an old tune, in a voice that had been much admired at about the same time that the song was first

heard. For a long time the shadow of Charker had hushed that old song, but she sang it now.

“Bright bloomed the Indian girl, fair Alferetta,
Where flow the waters of the blue Juniata.”

The bright-blooming Alferetta was suddenly banished by the entrance of Miss Sullivan, followed by a heavy-treading man.

“Mrs. Allen, this man says that he wishes to see you.”

Out of the dim hall emerged a man, a thick man, in thick clothes—his very eyes looked thick, as though they were iron doors to prevent the entrance of sights that would disturb his inner spirit. Seeing him clear in the lamplight, the girl confronted him as if she would bar his further entrance into the home.

“What is it?” asked the old lady, looking over her gold-rimmed spectacles.

"Are you the mother of Richard Allen?"

"She is the mother of *Mr.* Richard Allen," said Miss Sullivan.

Menace had come into the placid room with this man. The girl reared at it, the mother trembled.

"What do you want with my son?"

"Want to see him."

"Why?" This from the girl with the blue eyes gone hard.

The man looked at the mother. Something in that look made the girl step between it and the little black figure with the lamplight shining on the gold-rimmed spectacles.

"What is your business with him?"

"Is he in?" The question was for the mother.

"You can't see him unless you give your name," answered the girl.

"What do you want with my son?" asked the mother, rising from the rocker.

"Is he in?"

"What is your name?" This from the girl.

"Are you his wife?" Now he looked at her and gave her his hard attention.

"No." Her face flamed. "What do you want? Answer me, or I'll put you out."

"My son is not in now. What is your business with him?" said the mother.

"Where has he gone?"

"Out," said Miss Sullivan. "Just where you are going." She advanced toward him.

"See here, you!" said the man roughly.

Instantly her temper flamed to the rasp of his voice.

"See here, you, don't you 'you' me!" She was the girl who had clasped Red February's punch bowl. She looked at the man as she had looked at the bowl, prepared to get her way or smash.

"I'll show you something," said the man uneasily.

"You'll show me your business here."

"I won't."

"You won't?—well, then, I'll show *you* something. Look here, that's the door,"

she pointed, "and that's you. Make a combination mighty quick or I will add a third—and that will be me." She strode at him.

There is something behind a resolute eye that is better than resolute arms. He backed into the hall. He backed out of the front door. She locked the door and hurried back to the dining-room.

"What did that man want with Dick? Oh, what did he want?" cried the mother anxiously.

The girl laughed. "To borrow money. Mr. Allen—is so easy. Now, don't you worry, little lady, I know that kind. He wanted to borrow money."

Her gayety was strength, and the mother found it so.

"Do you think so?"

"I don't think—I know."

The mother returned to the rocker.

"He frightened me, that man."

"He did not frighten me." She laughed.

"No, you never seem to be afraid of any-

thing. But why are you looking so sad, dear?"

"I was thinking of the way I fired that man out, and—and—that I never could act like a lady if I lived a thousand years." Very mournfully spoke Miss Sullivan of the punch bowl. "Why, the very name 'lady' means gentlewoman. And who would ever call me that?"

"My dear—oh, don't cry!"

The girl's head was down on the table.

"The nearest I will ever get to being a lady will be being a 'sales lady,' " sobbed Miss Sullivan. Then she looked up at the fluttering, tender consoler who was patting her shoulder, and she laughed brightly. "No matter. It must be awful to be refined when you get mad."

"My love, don't speak so of yourself. I wish that you were my own daughter."

"You do?" wide eyed. "Just as I am?"

"Just as you are."

Miss Sullivan sprang up. "The lamp's too high," she cried. As she fixed it she murmured to herself, "Sniveled twice, and

I feel as if I could again. What has happened to me to-night?"

"There is the bell again," cried the mother. "It is that man—it is."

Miss Sullivan ran to the door. The mother followed her and peered anxiously down the hall. She saw the gleam of a silk hat, and before she had time to wonder the girl returned.

"It was not that man, Mrs. Allen. But Mr. Brice, my employer, is here. He wants to speak to me for a few minutes on business. May I take him in the parlor?"

"Oh, me! the parlor is all torn up. The woman is coming to clean it to-morrow. Would he mind coming in here? Oh, me, I am sorry that I told Annie to come on Thursday."

"He won't mind."

"Very well, but be sure to make my excuses for not having him in the parlor. I am going upstairs to turn down Dick's bed." And little Mrs. Allen fluttered through the parlor door and upstairs for those rites about night garments and beds

which are so necessary. Most women think that if they do not turn down a bed for him a man will not know how to get into it.

Brice entered the dining-room. He was one of the few men who in evening clothes and a fur coat did not look like a plain-clothes man at a fashionable wedding.

"I am sorry he has gone out," he was saying as he entered. "But I can call any time. You say he will give me his story?"

"Yes, indeed."

"Well, that is not what I want to know. I have had some reports from my detectives, and in connection with them it occurred to me to ask you a question or two."

"What are they, Mr. Brice?"

"You told me Charker discharged you himself?"

"So I was told."

"For no cause?"

"None that I know of."

"You denounced the president of the Tobacco National, so I am told."

"Yes, Mr. Brice. But if Charker had

known of that he would have raised my salary. I will say one thing for old Bendis, he is the worst foe of the loan sharks in the city. He is the head of the banded employers who refuse to employ anyone who borrows from them."

Brice looked at her significantly. "Yes, thereby enabling the loan sharks to hold the finest sword ever made over their victims' heads."

"Surely, Mr. Brice—you don't mean—that Mr. Bendis—?"

"No. I have investigated him. But I have found who Charker is."

"Who? Are you going to arrest him?"

"I say I have found out who he is, but that is a long way from finding him. My detectives discovered from a discharged employé of Charker's that all the money taken in is credited to a man called Bloomfield Campbell. But there we stick. Did you ever see or hear of anybody connected with that office named Campbell?"

"No, Mr. Brice."

"Well, we know that he is Charker. If

I can get him in my net I will tear a hole in the net that Charker has put around the small fry, and rip this rotten business of salary loans to pieces for a while."

"You think Mr. Bendis is in it?"

"No—although I am frank enough to say I suspected him. But I know now that he has nothing to do with it. Campbell is the man. When I get Campbell I shall get Charker. And when I get Charker he will get jail." The sudden tightening of the mouth, the narrowing of the eyes made his face almost fanatical. Brice had seen something of what Charker could do. He knew what he knew, and the pitiful stories had made him pitiless. "I think, purely on supposition, that Bendis knows Charker well enough to have you discharged. Charker must be rich. Rich men know each other in places like this. I may be wrong, but that is my idea. I want to ask Allen if he knows Campbell."

"Then that was your detective who came to see him to-night?" said the girl suddenly.

"I should not wonder."

"I knew he was a detective," she cried in relief.

"Well, since you don't know Campbell, I'm off. How did the work go to-day, Miss Sullivan?"

"Fine, Mr. Brice," her eyes sparkling. "Oh, it is fine to be helping people instead of hurting them."

"The real secret of helping ourselves, Miss Sullivan. 'Do unto others as you would they should do unto you.' That is an old saying, Miss Sullivan."

"But mighty pretty for its age, Mr. Brice."

Brice laughed and lost ten years.

"Well, good-night. Let us pray that we get Charker." The ten years returned.

"Good-night, Mr. Brice." She closed the outer door. "I get a better opinion of money every time I meet him," thought Miss Sullivan.

The little lamplit room invited to domesticity and placidity. She thought of her years in the bleak, mistrustful, communal

life of boarding houses. A feeling of strange, tingling happiness was upon her. She looked with affection about the little room, at the sideboard where the few pieces of plated ware and the fine old silver teapot with the crest twinkled in family friendship at her, at the big clock which always seemed to be grinning, at the work basket under the lamp, at the sock with the needle still in it and the white of the china darning egg showing through the hole in the toe. The sock and the hole in it gave her a humorous, motherly feeling. How like children men were, stubbing through things, and continuing to stub until some woman helped them out.

She took up the sock, laughed, put it down—frowned, took it up again, sat down, and began to mend it. The frown departed. A little smile came, making tenderly whimsical the firm red lips. Her head with its glorious burden bent over the work. The lamplight took live little flights through wave and curl and ripple. The silver twinkled at the bent head, the

old clock grinned. All the inanimate things in the little room became animated as if by some merry secret.

Working, thinking, singing to herself while she rocked, the girl did not hear a key in the front door, did not look up at the whisper of skirts, then:

"We found out that one of the Rogers Brothers was too sick to go to Africa, so we came home," said Mr. Richard Allen.

Miss Sullivan's head flew up, her eyes flew wide. There in the doorway, grinning and quite joyous in greeting, stood Mr. Richard Allen. Beyond him, eyes riveted as if by steel and fire upon the sock in her hand, the sock that by no possibility could be anything but the sock of Mr. Richard Allen, stood the fair Miss Downs.

Miss Sullivan sprang up, dropping the sock on the floor. Wave on wave of color rushed and seared over her face.

"Allow me," Mr. Richard Allen advanced and picked up the sock. "You dropped this." There are times when a woman longs to beat the sense into a man's

head by beating his brains out. Very courteously he restored the sock to the basket.

"Mr. Allen," said Miss Downs.

"What is it, Edith?" said Mr. Allen.

"Is the cab waiting yet?"

"Why, no. Why?"

"Find another. Put me in it. Good-night." There was a whirl of the cream cloak, a flash of silver, and the doorway was empty.

"What—!" Mr. Allen's mouth was open; his eyes, staring, sought Miss Sullivan's.

"Go after her! Oh, you idiot, you you—" Her wrath was too much. She ran and gave him a push toward the door.

Still dazed, he ran for the street. Miss Sullivan ran into the kitchen. In a moment she was back, stabbing on her hat with horrible disregard of the fact that a brain is not a pin cushion.

Suddenly Mr. Allen burst into the room. He was furious.

"She is crazy," he sputtered. "She

found the cab we came back in, hopped into it and banged the door in my face. Well, let her cool off. Why are you going?"

"Because I want to, that's why," she cried, scarlet, furious, ready for the mounting tears.

"Come now, it's early. Sit down."

"I won't sit down. Get out of my way. I am going home."

"Aw—just a little while. I want some advice."

"I won't give you advice. I won't stay. I will go."

"You told mother you were going to stay all evening."

"I don't care what I told her. Get out of my way."

"What in Heaven is the matter with everybody to-night?" cried the despairing Mr. Allen.

"Oh, me!" cried a frantic little old lady, fluttering in like an alarmed humming-bird. "It will all come through the ceiling in the parlor and the plaster will fall!"

"What?"

"What?"

"The water in the bath-tub. Dick, I turned it on for your bath, and I can't turn it off. Oh, me! run!"

He ran.

"Are you going?" said the little old lady.

"I have to, dear."

"I wish you would stay. That man—I am afraid he will come back."

"Dear, he only wanted to see Mr. Allen on some business, and besides, your son is here now."

"I know—but I feel afraid to-night—afraid of something—I shall feel better if you will stay. Won't you stay a little while, my dear?"

The girl hesitated, frowned, took off her hat, then smiled at the mother. "I'll stay."

"Thank you, my dear."

They sat down at the table. The little old lady began to sew. Miss Sullivan sat very stiff in her rocker. "I won't speak

to him," she thought with an angry blush.

"It's all right now. I fixed it," came a hearty voice. He entered, saw her, grabbed a chair and sat down before her. "Look here," he bent forward eagerly, "I have been thinking all evening of what you said. It is a pity for a girl like you to have such wrong ideas of things. As soon as you meet the man you love you'll know it. People in love always know it right away."

Miss Sullivan stiffened consciously. The clock grinned more broadly than ever.

XI

“**I** TELL you that people as soon as they love each other know it.”

There was no difference in the remark from that in the last chapter, but this difference in the room: Miss Sullivan, no longer erect, was leaning eagerly forward, ready to have the last word when Mr. Allen should finish. Mr. Allen was leaning eagerly forward, ready to have no mercy on that last word as soon as it should be spoken. The little old lady was fast asleep. Head on breast, mouth slightly open, and a sound that a humming-bird might make when it snored, showed the condition of the little old lady. The clock, grinning cheerfully, showed that the time had gone two hours nearer midnight since the argument began.

“That’s how it is.” Mr. Allen banged his fist into his palm.

The bang of his fist struck open his mother’s eyes.

"Land of love!" exclaimed the little old lady, sitting up startled, and more closely than ever suggesting the flutters of a humming-bird. "I have been asleep. What time is it, children?"

"Good gracious!" "Oh, mercy!" said the children. "I had not any idea that it was so late," they added to each other.

"I must go right home." Miss Sullivan sprang up.

"I'll go with you." Mr. Allen sprang up.

"Oh, no, indeed!" said Miss Sullivan.

"Indeed, I must!" said Mr. Allen.

"Nonsense."

"Not at all."

"I always go by myself."

"It is too late for you to be unescorted."

"Fiddlesticks! I have gone around alone ever since I was born."

"Then you are old enough to stop it." Mr. Allen left the room.

"Good-night, dear." Miss Sullivan kissed the half-awakened humming-bird. "Tell your son good-night for me."

"I am going with you," said the son, entering with overcoat and hat.

"I shall not let you," said Miss Sullivan, confronting Mr. Allen.

"I shall not let you go alone," said Mr. Allen, confronting Miss Sullivan.

"Oh, me! is that the bell?" said the humming-bird. Suddenly she was a broad awake little mother bird and all in a pitiful twitter. "It is that man. Oh, Dick, don't go to the door." Her son had gone, however. "Oh, it is that man," fluttered the mother bird.

"Silly little lady. Why are you afraid?"

"I don't know—but I am." She trembled exactly as a feathered mother when danger comes creeping along the limb on which swings the home nest.

"Mother," her son suddenly stood in the doorway, very grave of face, "may I have this room? Mr. Downs is here. He wants to see me alone at once. Miss Sullivan, take mother upstairs. You can go that way." He indicated the door leading

into the kitchen and went back down the hall.

Drawn away in the girl's arms went the mother, looking toward the murmur of voices in the hall.

Dick Allen reappeared in the doorway. From behind him there crept into the room a man, old, gray, withered, haggard, and tremulous of hand and lip. The lamp-thrown shadow following him along the wall seemed like the embodiment of pursuing Fear. This black shadow of Fear was reflected in his eyes of the white-faced girl who followed her father into the room, the gay, flashing silver on her garments now mocking at the terror in her set face. The lamplight threw high on the wall the shadow of her plumes, making them look like that vanity of death, the plumes of a hearse.

"What has happened?" Allen closed the door.

"I won't tell it before her," the old man suddenly screamed. "I told her I did it—but I did not tell her why—I won't tell

why I did it with her here. I thought they had come for me—and I told her. She would come with me,” his shrunken chest was laboring hideously, “but I won’t tell it before her.”

“Go in here, Edith.” Allen opened the door to the parlor. She came slowly toward him, looking into his face. At every halting step the lamplight ran mockingly through the flashing silver. At the door she stopped.

“Dick, save him! You shall! If you don’t I will hate you—hate you!” With a whimper she covered her face. “Father—my poor old father!” The silver flashed again as she went into the darkness. He closed the door.

“What is it, Mr. Downs?”

As if the door which shut out the sight of his daughter had shut within him another door through which his soul could be seen writhing in torment, the gray man grew quiet. He was once more the husk of a body. The man, and the man’s soul, had gone from that husk with the closing

of the door which had hid his daughter. He plucked at the cords of his lean throat and looked at the other from eyes that seemed only sockets under white brows.

“My nerves gave way.” Even his voice was colorless, gray and dead, the husk of a man’s voice. “There was really no reason for going to pieces. Nothing has been done that cannot be mended. I broke to-night when she came home. For months I have been expecting that at any sudden shock I would break. I did to-night. They had just told me that two strange men were downstairs waiting to see me. I thought that they were—I have—been waiting for a long time expecting—to be told any night that—men had come for me. And then—just at that moment—she came sobbing into my room. I remember that she was saying that she could not marry you now—she said something about disgrace—and—my God!” he whispered, “I thought that she came from the men downstairs—that she knew everything. And I begged her to forgive me. I begged her for mercy—I—I—”

He plucked at his lean throat again. "I thought she knew—I told her I had done it." He beat his hands together. For a moment the doors of his soul's inferno stood wide. "And then—!" The doors closed. The fires from his inner hell died from his eyes and they were empty, like the eyesockets of a skull, under the white hair. "I found that she did not know—that she had simply come to tell me that you had treated her badly to-night. But it was too late—I had told her I was a thief."

The word seemed to strike the young man back against the wall as if by physical impact. His eyes had the dazed shock in them which comes from a violent blow.

"Those men—" he said at last, "you said that there were strange men downstairs waiting for you?"

"They were not what I had thought. They had come from the land company which is going to fail."

"My God!" said Allen slowly, "oh, my God! Mr. Downs!"

"Allen," on the wall the crouching

shadow of the old man came creeping nearer to the boy as if the personified Fear sought to clutch him, "for weeks I have been going to tell you, to throw myself on your mercy. I want your help, Allen," the shadow came creeping along the wall, very near now, "I want to throw myself on your mercy."

The dazed young face looked at the gray old one.

"You are the teller, I am the cashier," said the thief.

The young man shrank, weak and sick from sudden nausea.

"Between us we can cover this up for years," said the thief.

"No." Allen's face reddened with anger. "I won't be a thief."

"You can't refuse. I am the father of the girl you are going to marry."

The young man's face went white again and he pressed back against the wall as if shrinking from some physical contamination.

"You ask me to be a *thief*?"

"No one will ever know."

"What if they don't? I would be a thief just the same."

"No one will know. I will make money again and put back what I have taken. I've had bad luck. Next time it will be different. I saved you from Charker's. Save me now." The old hand caught the young arm. "Listen, Dick!" His fingers, like the claws of a starved bird, were clutching and clutching at the boy's arm as he spoke. "It is for her—for her. But for that I would kill myself. But I can't leave her to be pointed out as the daughter of a thief. And you, the man she is going to marry, you can't stamp me, her father—Don't you see? It's for her, and it all rests with you. You'll not see her pointed out as the daughter of a thief—" His nerves snapped and he screamed hideously.

"Hush!" The boy caught him with one hand and closed the screaming mouth with the other, glancing, terrified, at the ceiling as he did so. "Hush,—mother is upstairs! You will frighten her." He jerked roughly

away from the clawing fingers at the new and sudden thought. "What of *her*?" His low voice rang with angry pity as he stared at the wreck before him. "This will be found out as sure as the sun rises. You can't hide it. . Shall I kill my mother? Shall I? Shall I kill her?" The anger went from his face, but pity remained as he said, "How much have you taken?"

"Ten thousand dollars."

"Oh, my God!"

"Allen," he clutched him again, "I did it for her—Edith—the girl you love. Allen, all my life millions have passed under my hands, and I have never had the money to give her even a bit of the things she loves. I have had my ambitions, but in all my life no man's eye has looked on me with respect. I have always been a drudge—nothing more. When she was little she looked up to me as a child does to its father. Then she grew up, and she saw me as I was, a drudge, a failure. All my life I have struggled with poverty as I counted other men's money. A bit of that money,

just a bit, would protect her when I should be dead. And I could not save even that bit for her. She was beautiful, Allen, and I would have to die and leave her to go out in the world and fight it, and I should be dead—dead! Don't you understand, I would be dead!" He shook the arm he held in his hysterical fury. All the justification that he had pleaded before the bar of his soul in sleepless nights now poured frantically from his lips.

"There I stood counting other men's money, getting old, seeing her grow prettier and prettier, and more helpless, and knowing that she would have nothing when I was dead." Fate, who loves children and hates those who wrong them, could not have summed up its sentence for the way the Downs had treated their child better than in those words of the father who had stolen for the daughter he had raised to be "helpless."

"I risked all that I had saved in the land option. It was only three hundred dollars, and it made three thousand. I

meant to use that money to get more. But she wanted the pretty things, they were life to her—I just hungered to give them to her—and I gave them to her. I saw for the first time in my child's eyes that she respected me. She loved me always, but I wanted, starved, for respect. She plead for more and more of the money until—until there was not much left for another try. But there under my hands, all around me, was money, stacks of money. I said that only a little bit of it would give me the chance to leave her rich, protected, safe. If three hundred could make three thousand, what could—" He struggled, choking. "I took a few thousands—meaning to put them back. The boom was failing. I did not know it. I took more to save what I had taken. And the boom failed."

His eyes left the other man's face. His hysterical strength was failing. At every further word he seemed to wither back into the husk of a man who had shriveled away counting the money of others.

"I have been staying late at the bank, trying to hide things, to cover them up from you. I knew that you would soon discover what I had done. Each day I meant to tell you, to ask you to stand by me. Each day I put it off till the next. But to-night, when I told her everything, she—"

"I made him tell you." She stood in the doorway, her face grown sharp and old, hard eyes on her lover's. Then suddenly those eyes became tender and pleading. She ran to him, pushed her father away, and catching her lover's hand, caressed it. "Dick, dear, you will? You will, won't you, Dick? Think, Dick, you will be shielding me."

"It can't be hidden," he cried hoarsely. "There is not a chance in the world. I am not thinking of myself but of mother."

"Why should you think of her and not of me? You have no right to think of her before me."

"Oh, God, is there no way out of this horror?"

"Yes, there is, Dick. Save father. Why, your old bank has lots of money. It will never even miss it. Think, Dick," her voice rose hysterically, "they will say that I was the cause of what father did. Yes, I have been listening. They will point at me. Every time I wear a dress they will wonder if the money for it was stolen."

The father stumbled into a chair and laid his desolate face in his thin hands.

"Edith," whispered the boy, sick, stunned, with horror.

"You shall do it, I tell you. Look at him." She frantically shook the arm she held. "He saved you. How can you even hesitate? And you need not think you were not in it, too. The money you paid your debt with was stolen from the bank."

"What is that?" He tore his arm from her and striding to the bowed man stood over him. "Is that true?"

The old man nodded.

The boy turned his back on them both, and, fingers resting on the table, looked down at the lamp shade. There was a lit-

tle blue flower on that shade. He wondered why he had not noticed it before. The same shade had been on that lamp for years—for years. Funny that he had not noticed that flower. “And I went through hell to keep from stealing it,” he said softly.

She followed him, caught his hand again and fondled it. The upward glow from the table modeled her haggard prettiness with fantastic reversed lights.

“You see, Dick, if you don’t do as he says, your mother will suffer the very thing you are trying to shield her from, because no one will believe that you were not taking that money from father to keep quiet.” Desperation, terror, and anger that he should hesitate to save her made her smile at the trap in which he was caught.

At that smile he drew his arm from her touch with a shudder. Her eyes instantly grew soft once more.

“Think, Dick, if you do this, you and father can hide it for years. Your mother

can't live very long anyway. She will never know. Be sensible. I told father that you would do this for me. Why, you ought to be thinking of me now and not of your mother. If this comes out I will never hold up my head in this town again. You have to protect me. I demand it. You think that it will kill your mother. It won't. But it will kill me if you don't do as father says—it will—it will!"

Ashen and silent he stood as she caressed and fawned on him, his eyes wide, staring dull and sightless at the flower on the shade of the lamp.

There was a tap at the door. No one heard it. The door opened.

"Mr. Allen," the voice of the girl who opened the door was very quiet, but it made everyone look at her. Even the gray-faced man took his thin hands from his eyes. "There are two men here asking for you. I think that you had better see them."

"They have come for me—it is me they want," the old man screamed. His

daughter ran to him and put her arms about his narrow shoulders.

A man thrust his way into the room, a thickset man in thick clothes, the man whom the mother's instinct had told her to fear. The lamplight reached into the hall and touched the white shirt front of a second man.

"I am an officer of the law," said the man who had entered first.

The old man crushed his body against the gleaming silver of his daughter's side, the silver which typified the price for which he had become a thief.

"Which is Richard Allen?" demanded the officer.

"The young man," said the voice of the president of the Tobacco National from the hall.

"Then, Richard Allen, I arrest you in the name of the law for embezzlement." And heavy as Fate his hand fell on his prisoner's shoulders.

"Hush!" It was the tall girl who commanded. "Come in, Mr. Bendis." He

entered and she softly closed the door. "Be quiet everybody, please. His mother is upstairs listening."

They were very quiet at her words. The lamp threw long motionless shadows all around the walls. They had been coming a long time, those shadows, ever since the first one of the boy had fallen on the ground-glass of Charker's door. Slowly, but surely, they had been coming to group themselves, here in the quiet little room, about the shadow of the white-lipped young man beside the lamp, with that other shadow of a man's hand on his shoulder. Charker's shadows often end like that, the shadow of a man with another's hand on his shoulder.

Out somewhere in the night a late trolley passed. Its hum was loud in the room.

The first shadow to move was that of the tall girl as it followed her across the room and mingled with that of the boy. She stood before him and looked straight into his desperate, white-lipped misery with her brave, pitying eyes.

"Boy," she said quietly. It was only a word, but in it was all that a man hungers to hear when Shame's hand is on his shoulder. No aristocrat could have been in better control of her emotions than this girl of Red February's battle, or looked more the gentlewoman. In fact it was the girl of Red February's, and not the one of the assembly list, who acted as a class is taught to act when the tumbrels of Fate wait at the door. So behaved this girl at the moment when the pain in her heart showed her that she had been loving without knowing, that the man of whom she had dreamed had come into the shelter of her heart before she knew that his hand was on its latch string. And he who had loved, without knowing that he loved, looked into the brave, true eyes, and the knowledge that had come too late was in his own.

"I knew that you would not believe it," he said.

There was a sharp little cry from the girl in the silver embroidery. The eyes

under the wide plumes lost their terror and became hard.

“Nor will anyone else that knows you believe it,” said the girl, who would let herself be known only as Miss Sullivan.

Her words cut the bonds that had bound the shadows. The officer stepped back. Immaculate, conservative, and cold, the president advanced.

“Allen, this is very sad. I don’t wonder that it affects you, Mr. Downs. It affects me more than I can say.” And also more than he could look apparently. “Allen, as president of the bank I came to hear without a moment’s loss of time, the extent of the bank’s losses. How much have you stolen?”

“You have not stolen a dollar. I want you to hear me say that before you open your lips,” said the woman who loved him. She spoke as if they were alone and in all the world there were no shadows.

“How much have you stolen?”

Silence except for the heavy breathing of the old man. The boy took his gaze

from the woman who loved and believed, the woman he loved, and looked at the girl he had thought he loved. Nothing but ruin now. No chance of saving the mother who was listening upstairs. No matter how low the voices in that room, other voices would carry to her the message. No one would believe that he had not known, and taken his price for silence. The old man had saved him. That was true in a way. His daughter was the woman he had sworn to protect. There would be only one to pay now. His mother could not be spared the death blow. Only one to pay. One must pay. He could not save himself, he could only ruin more.

“There is no use in this silence.” The president leaned across the table. His shadow on the wall looked exactly like that of a great crouching cat. “Ever since that disgraceful scene in the bank, when the woman came—” evidently the president did not recognize the tall, still girl as the bawlerout, “ever since then I have suspected you. In my duty to the bank I had

you put under espionage. I discovered that you had borrowed on your salary, and that a few days after that scene you paid the loan. The loan was too large for you to have saved it from your salary. You simply could not have done it and lived at all with your mother dependent on you. Where did you get the money with which you paid that debt, Allen?"

Very still were the shadows, very still those of the bowed man and the girl in the plumed hat.

"Boy, why don't you speak? You have only to speak and clear yourself," said the woman who loved him.

He looked from her to the old man cowering against the silver-shot garments. At the girl in those garments he looked no more.

"Speak, Allen," said the president.
"Answer me."

But Allen did not answer.

"There is no use in this silence. I had the books examined privately. But they did not reveal anything. The theft had been carefully concealed. I knew that the

bank had been robbed, but I waited. To-day I discovered that a certain account had been robbed of several thousands which I personally knew had been deposited. A second examination of the books is now in progress at the bank to-night. But I must know now how much you have taken without waiting. Answer me, Allen."

"Dick," the tall girl used his first name unconsciously as she searched the white young face, her own face growing into an agony of anxiety for him to speak. He turned from her with a rough movement of pain and nodded to the officer who stepped forward in response. The lamp-light glittered on drawn handcuffs.

"No!" Her cry was not loud, but rang with pitiful terror.

"Boy—boy, dear," she caught his shoulder and turned him toward her, her face all passionate pleading.

He looked at her for a moment. Her eyes did not waver. Then he smiled.

At the smile she became desperate, angry, but not with him, for him. Her hand fell from his shoulder. She searched

from face to face in her helpless despair. At the other girl her eyes halted.

“Make him speak. Don’t you see what he is doing?” The two women drew nearer together, both faces set for a struggle. “You know that he is not a thief. Make him speak.”

Under the plumed hat the face was set pitilessly.

“I don’t see what right you have even to be in this room now,” said Edith Downs.

The other girl held out imploring hands. “He is going to be your husband. Make him speak. Tell him he has no right to shield anyone. Make him say who it is he is shielding. Make him tell.”

Edith Downs drew her cloak about her. The lamplight flashed on the hard glitter of her rings. Those jewels caught the other girl’s eyes. She looked at the jewels, at the silver embroidery, into the girl’s face, and from that face to the old cashier. Edith Downs sprang between that glance and her broken father. The other woman turned to the president.

"If he won't answer, I will. You say he stole. What, then, has he done with those thousands? Does this house show it? Look at that frayed sleeve," she pointed to the shabby coat. "Does a thief go like that? Ragged—in a bank? He never stole your money. I know it."

"May I ask who you are?" inquired the president.

"If you had the habit of looking in people's faces you would know." She bent toward him, her hands resting on the table. "I am the girl who bawled you out."

"Oh, my God!" cried the president, recoiling. But, being on firm ground now, he soon drew himself up. "Allen," he said icily, "this crime of yours is a poor return for all I have done for you. This would probably not have come to my knowledge for some time if you had not robbed an account of which I know every item as I do my own. You might have spared the poor demented man whose estate is under my guardianship. Of course, the bank will stand his loss, but the principle is the

same. Officer," the officer nodded and advanced again. "Yes, Allen," said the president gravely. Doubtless the president's words would be in the morning papers; he selected them carefully. "You robbed my ward. That means you robbed me, the man who has kept you in your position for ten years, the man who felt toward you as a father might. Yes, if only from sentiment, Allen; sentiment toward me, you might have spared the account of poor Bloomfield Campbell."

"Did you say *Bloomfield Campbell*?" She wrung her hands at him in a perfect torture of supplication. "Oh, Mr. Bendis, please say you said Bloomfield Campbell!"

"Yes—I said that name."

"Then," the old war trumpet rang in her cry as she turned to the officer, "put those on *him*. He is wanted for extortion and fraud. That is Charker!"

Aflame with triumph, she whirled back on the president: "Yes, Charker! You guardian of a poor lunatic! Good dodge, but it won't work. He is not responsible

in law. You are. You will wear the stripes that you have made other men wear. Thank God, stripes are still in style in this state. Mr. Brice wants you bad. You know it. He's got the money to get you, too. And all that rotten Charker money won't save you, the rotten Charker money with the curse of the poor on it. All those curses of the poor have been looking for you, year after year, they have been looking for you. Now they have got you. They were bound to get you, Charker. God listens to the curse of the poor as He does to their prayers, and He don't let them come home to roost, either." She was frantic with rage at this man who had led the feet of the lad she loved into the pit, and her voice rang and rang with all her hate. Never had she done such a perfect job for Charker as she now did against him. "Call yourself an honest man, do you? Well, you owe one honest debt and you will pay it—in jail!"

"And with all the pleasure in the world will I take him there." And Leary, the

thick man who had talked to his helmet long ago in Charker's office, waved the gleaming handcuffs and strode heavily toward the old man who, shrunk and cowering, looked more than ever a brother to the other old man cowering in the chair.

"No—no!" The president's scream was hysterical. He pressed his body against the wall and hid his hands behind him. "No!" The lamplight shone on his wet face, on the sudden lines of terror in its quivering gray flesh.

"Wait!" She put her hand on the officer's arm and held him. "Mr. Bendis!" The man who hid his hands searched her face as he would search the face of the judge before whom he would stand in the shame of the prisoner's dock. He saw the face lose its hate and grow in humorous contempt with each second that she watched him. "Mr. Bendis, I have done a lot of business for you. Now I am thinking of doing some with you." He made a rattling in his throat which might have been an attempt to speak. "You see," she

leaned comfortably on the table and smiled at him, "I rather think that if you will shut up about to-night, pay back the money, and shut up Charker's, I will shut up about you and not go down to the bank to-morrow and make the reputation of my life by bawling you out." He gave a shiver, not a conservative shiver, either. "It is hard on me, Mr. Bendis, because I have just thought of a lot of things to yell about. You don't know how many things have occurred to me in the last five minutes that would make fine yelling, Mr. Bendis. That is why I don't want you arrested now, because I want it done in the bank. Mr. Brice will get the warrant to-night, and then I will come down and do the job of my life when it is served, right there in the bank where there is a good audience. I can't do justice to myself without an audience."

"For God's sake—don't! I will pay back the money. I will do anything." He had not got back much of his voice, but what he had recovered was very earnest.

"Very good." She smiled dazzlingly.
"And you will shut up Charker's?"

"Yes, anything."

"That's good. You will find out that it is awfully nice to be honest, Mr. Bendis."

"I am an officer of the law," said Leary suddenly.

"Sure," her smile wrapped the representative of the law in folds of brightness, "and there is nobody I know of who can talk to an officer of the law like a bank president."

"I will see you outside, Leary," said the president quickly.

"All right," said Leary, putting away the handcuffs. "I am glad that it has all ended so pleasant. Yuh," to Allen, "let this be a warning to yuh to lead an honest life."

At these words the girl's smile went. Her firm lips set.

"Wait! Don't go yet. You sha'n't go thinking him a thief. Not one of you shall go thinking him a thief." She fronted the old cashier, pitiless, inexorable, as a

woman fights for the man she loves, and, forgetting all others, fights only for him. "You let him take the shame when you were in danger. Now you are safe, you sha'n't leave him the shame. You did it."

"Don't answer her, father!"

"I did it," said the old man.

The president looked at him with venom, which seemed to restore the president's old self.

"Nothing shall be said of this," he was icily conservative now that the world was once more firm under his feet, "but we cannot have you in the bank. Allen, I congratulate you. I was always fond of you. In justice to myself, let me say that Charker's was started as a charity. I regret to find that Sleen has abused my confidence. Charker's shall close. Good-night. Officer, a word with you."

He departed, Leary in respectful attendance.

"Don't you worry about your old bank, father." Edith Downs put a loving hand on his shoulder and sent forty feminine-

power hate hurtling at Miss Sullivan. "Roy has promised me that he will give you a nice position in his company." She swept forward to where Allen was standing.

"Good-night, Mr. Allen."

"Edith!" his eyes opened in surprise at her sudden dignity.

"Please don't call me by my first name. I am sure that under the circumstances Roy wouldn't approve."

"Roy?" Now his jaw dropped.

"I am engaged to him." She smiled at him prettily. "He has been asking me to marry him for the last week. To-night, after I saw what I saw here, I called him up and accepted him. Miss Sullivan," she smiled at her, "I like you so much. I would send you an invitation to my wedding, but I am afraid that we will not go beyond the assembly list, and you would not feel comfortable. It is to be a very fashionable wedding."

She swept her father under her arm and departed, smiling a forgiving farewell.

The two looked at each other in the placid lamplight.

"Great Scott!" he said.

"Oh, I am so sorry for you!" she cried.

He laughed boyishly and drew near to her, bending to look into her suddenly lowered eyes. "I can't tell you what I feel—about to-night— But I feel so happy I have got to tell you something."

"You have no right to feel happy," she cried angrily, her eyes growing wet. The relief, the reaction from her terror, a wild jumble of feeling of all descriptions was rolling over her.

"Haven't I? You are the only one who can prevent it."

"I have nothing to do with it," beginning to cry; "I did it for your mother."

"Then do something for me."

"I won't. What is it?"

"I'm a fool. A man can love and not know it. Marry me."

"*What!*" she cried, darting back. "How— You make me sick! I want you to know that it—" She choked and then

blazed again. In her excitement and confusion old habits returned strong. Fighting with her tears and bawling him out, she continued: "How dare you make me out what that girl thinks I am? How dare you think I think about you? Do you suppose that if I thought a thing about you I would have got Mr. Brice to promise to give you a good position so that your mother could be comfortable, and not dependent on your little salary? Do you think I did that for *you*? Yes, that is the secret she and I have. But you needn't think I did it for you. I have no use for men—I—" The sobs choked her. She hid her face on his breast, still murmuring that she had no use for men, and without the faintest idea of what she was saying or any idea of anything but that she was being drawn into the arms of the man of whose coming she had dreamed.

"Darling," he whispered, "are you sure that you hate men?" His face was as of seven boyhoods.

Slowly she raised her head and gave him

the lips that she had so valiantly kept pure for his coming.

"Oh, me!" exclaimed the little old lady, opening the door. "Oh, me, oh, my!"

They did not hear her.

"Land of love!" She fluttered a step or two toward them, a most distracted, twittering little mother bird.

They did not hear her.

The little mother bird turned and fluttered out. Softly the door closed.

"Darling, tell me something."

"Yes, Dick?"

"What is your first name?"

She hid her face against his shabby coat.

"Sweet, if we are to be married I must know your first name."

No answer.

"What is it, dear?"

"Peace," whispered the bawlerout.

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